| Fill in this information to identify your case: | 表现对表现在 | |
|---|--|---|
| United States Bankruptcy Court for the: | | AND THE RESERVE OF SECTION AND THE PARTY. |
| District of New Jersey | | H.S. BAHKBUPTOY COURT |
| Case number (If known): 23-19093 | Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13 | 2023 OCT 3 Check if this is an amended filling O MARGINEON |

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| | nown). Another every queenen. | 5 | |
|----|---|-------------------------------|---|
| Pa | art 1: Identify Yourself | | |
| | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
| 1. | Your full name | Clifford | |
| | Write the name that is on your government-issued picture | First name | First name |
| | identification (for example, your driver's license or passport). | Middle name Henderson | Middle name |
| | Bring your picture | Last name | Last name |
| | identification to your meeting with the trustee. | Suffix (Sr., Jr., II, III) | Suffix (Sr., Jr., II, III) |
| 2. | All other names you have used in the last 8 | First name | First name |
| | years Include your married or maiden names and any assumed, trade names and | Middle name | Middle name |
| | | Last name | Last name |
| | doing business as names. Do NOT list the name of any | First name | First name |
| | separate legal entity such as a corporation, partnership, or | Middle name | Middle name |
| | LLC that is not filing this petition. | Last name | Last name |
| | | Business name (if applicable) | Business name (if applicable) |
| | | Business name (if applicable) | Business name (if applicable) |
| | | | |
| 3. | Only the last 4 digits of your Social Security | xxx - xx - 0 7 4 6 | xxx - xx |
| | number or federal | OR | OR |
| | Individual Taxpayer Identification number (ITIN) | 9 xx - xx | 9 xx - xx |

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| Dahtand | Clifford Henderson | | | Cas | e number (if known) | |
|---------------|---|--|--|-------------------------|--|--|
| Debtor 1 | First Name Middle Name | Last Name | | | | |
| | | About Debtor 1: | | | About Debtor 2 (Spouse C | Only in a Joint Case): |
| ide | r Employer ntification Number N), if any. | EIN | | | <u>EIN</u> | |
| | | EIN | | | EIN | |
| 5. W h | ere you live | | | | If Debtor 2 lives at a diffe | rent address: |
| | | 482 Joralemon St | <u></u> | | Number Street | |
| | | Number Street | | | | |
| | | Belleville | NJ | 07109 | | |
| | | City | State | ZIP Code | City | State ZIP Code |
| | | Essex | | | | |
| | | County | | | County | |
| | | If your mailing address is above, fill it in here. Note any notices to you at this r | that the court | will sena | If Debtor 2's mailing add yours, fill it in here. Note any notices to this mailing | that the court will send |
| | | Number Street | | | Number Street | |
| | | P.O. Box | <u> </u> | | P.O. Box | |
| | | City | State | ZIP Code | City | State ZIP Code |
| s. W | hy you are choosing | Check one: | | | Check one: | |
| th | is district to file for ankruptcy | Over the last 180 days I have lived in this dist other district. | s before filing the trict longer than | nis petition, in any | Over the last 180 days I have lived in this dist other district. | s before filing this petition, trict longer than in any |
| | | l have another reason (See 28 U.S.C. § 140 | . Explain. 8.) | | ☐ I have another reason (See 28 U.S.C. § 140 | ı. Explain. 8.) |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

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| Del | otor 1 Clifford Hendersor | | | | | Case number (if knot | vm) | | |
|-----|--|---|--|--|---|---|---|--|--|
| | First Name Middle Name | | ast Name | | | | | | |
| Pε | art 2: Tell the Court Abou | t Your Ba | nkrup | tcy Case | | | | | |
| 7. | The chapter of the Bankruptcy Code you | Check on | e. (For a optcy (F | a brief description of eac orm 2010)). Also, go to | ch, see <i>Notic</i> e the top of pag | Required by 11 to ge 1 and check the | J.S.C. § 342(b) for Individuals Filing appropriate box. | | |
| | are choosing to file | ☑ Chapter 7 | | | | | | | |
| | uliuei | ☐ Chap | er 11 | | | | | | |
| | | ☐ Chap | ter 12 | | | | | | |
| | | ☐ Chap | ter 13 | | | | | | |
| 8. | How you will pay the fee | local yours subm with a I nee Appli I req By la less | court for elf, you itting you pre-part to paction uest the w, a just her fee | or more details about a may pay with cash, rour payment on your rinted address. The fee in installing for Individuals to Paymat my fee be waived the may, but is not response to the official polygonial may fee of the official polygonial may fee of the official polygonial may but is not response to the official polygonial may are may the official polygonial may but is not response to the official polygonial may but is not response to the official polygonial may but is not response to the official polygonial may be a may but is not response to the official polygonial may be a may but is not response to the official polygonial may be a may but is not response to the official polygonial may be a may but is not response to the official polygonial may be a may but is not response to the official polygonial may be a m | thow you man cashier's change in behalf, you ments. If you may equired to, werty line that you choose the | ay pay. Typically neck, or money or attorney may pure choose this optivative your fee, as a pplies to your is option, you mis option, you mis | ck with the clerk's office in your v, if you are paying the fee order. If your attorney is pay with a credit card or check tion, sign and attach the nots (Official Form 103A). on only if you are filing for Chapter 7. and may do so only if your income is a family size and you are unable to ust fill out the Application to Have the with your petition. | | |
| 9. | Have you filed for bankruptcy within the | ☑ No | | | 185 | | Cone number | | |
| | last 8 years? | ☐ Yes. | District | | When | MM / DD / YYYY | Case number | | |
| | | | District | | When | MM / DD / YYYY | Case number | | |
| | | | District | | When | | Case number | | |
| | | | | | | MM / DD / YYYY | | | |
| |). Are any bankruptcy | ☑ No | | | | | | | |
| Т | cases pending or being | | Debtor | | | | Relationship to you | | |
| | filed by a spouse who is not filing this case with | | | | | | Case number, if known | | |
| | you, or by a business partner, or by an | | | | | MM/DD/YYYY | | | |
| | affiliate? | | Debtor | | | | Relationship to you | | |
| | | | | | | | Case number, if known | | |
| | | | | | | MM / DD / YYYY | | | |
| 4 | 1. Do you rent your residence? | ☑ No. ☐ Yes. | Has ye | our landlord obtained a c. Go to line 12. | ent About an | | ? t Against You (Form 101A) and file it as | | |

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| Debtor 1 | Clifford Henderso | | Case number (if known) | |
|-----------------------------------|---|--|------------------------|--|
| Part 3: | First Name Middle Nam | Last Name Lusinesses You Own as a Sole P | roprietor | |
| | u a sole proprietor full- or part-time ss? | ✓ No. Go to Part 4.✓ Yes. Name and location of busine | ss | |
| business individua separate | roprietorship is a s you operate as an al, and is not a legal entity such as ation, partnership, or | Name of business, if any | | |

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

LLC.

| Name and location of business | | | |
|--------------------------------------|----------------------------|----------|--|
| Name of business, if any | | | |
| Number Street | | | |
| City | State | ZIP Code | |
| Check the appropriate box to describ | e your business: | | |
| Health Care Business (as defined | in 11 U.S.C. § 101(27A)) | | |
| ☐ Single Asset Real Estate (as defi | ned in 11 U.S.C. § 101(51E |))) | |
| Stockbroker (as defined in 11 U.S | S.C. § 101(53A)) | | |
| ☐ Commodity Broker (as defined in | 11 U.S.C. § 101(6)) | | |
| ☐ None of the above | | | |

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S. C. § 1182(1)?

For a definition of *small* business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- No. I am not filing under Chapter 11.
- ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
- Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

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| Debtor 1 | Clifford Henderson First Name Middle Name | | Last Name | Case number (# known) |
|------------------|---|-------------------------|------------------------|---|
| Part 4: | Report if You Own | or Have | Any Hazardous Prop | erty or Any Property That Needs Immediate Attention |
| | ou own or have any | ☑ No | | |
| alleg of im | erty that poses or is ed to pose a threat minent and tifiable hazard to | ☐ Yes. | What is the hazard? | |
| Or do | blic health or safety? do you own any operty that needs mediate attention? | ı own any that needs | | needed, why is it needed? |
| perish that m | xample, do you own nable goods, or livestock nust be fed, or a building eeds urgent repairs? | | Mhaya ia tha pranady? | |
| | | | Where is the property? | Number Street |

City

ZIP Code

State

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Clifford Henderson

Case number (if known)

First Name

Middle Name

Last Name

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

| About | De | btor | 1: |
|-------|----|------|----|
|-------|----|------|----|

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not required to receive a briefing about |
|---|
| credit counseling because of: |

Incapacity. I have a mental illness or a mental deficiency that makes me

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not required | to | receive | а | briefing | about |
|-------------------|----|---------|-----|----------|-------|
| credit counseling | be | cause (| of: | | |

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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| Debto | Clifford Hendersor | 1 | | Case number | er (if known) | | | | |
|--|--|---------------|---|--|--|---|--|--|--|
| Jebio | First Name Middle Name | | Last Name | | | | | | |
| | | | | | | | | | |
| Par | t 6: Answer These Ques | tions | for Reporting Purposes | | | | | | |
| | What kind of debts do | 16a. <i>A</i> | Are your debts primarily co | nsumer debts? Consume arily for a personal, family, o | e <i>r debts</i> are d or household p | efined in 11 U.S.C. § 101(8) ourpose." | | | |
| you have? | | 6 | No. Go to line 16b.✓ Yes. Go to line 17. | | | | | | |
| | | 16b. <i>I</i> | Are your debts primarily bu | isiness debts? Business ent or through the operation | debts are deb of the busine | ots that you incurred to obtain ss or investment. | | | |
| | | Ţ | ✓ No. Go to line 16c.✓ Yes. Go to line 17. | | | | | | |
| | | 16c. \$ | State the type of debts you owe t | that are not consumer debts | or business | debts. | | | |
| 17. | Are you filing under | _ N | o. I am not filing under Chapter | 7. Go to line 18. | | | | | |
| | Chapter 7? Do you estimate that after | | es. I am filing under Chapter 7. I administrative expenses are | - the that offer an | ny exempt pro | perty is excluded and ute to unsecured creditors? | | | |
| - 8 | any exempt property is excluded and | | No | paid that faring this a s | | | | | |
| | administrative expenses | | ☐ Yes | | | | | | |
| | are paid that funds will be available for distribution to unsecured creditors? | | | | | | | | |
| 18. | How many creditors do you estimate that you owe? | 2 1 | -43 | 1,000-5,000 | | □ 25,001-50,000 □ 50,001-100,000 | | | |
| | | | | □ 5,001-10,000 □ 10,001-25,000 | | ☐ More than 100,000 | | | |
| | | - | 200-999 | | ā | | | | |
| 19. | How much do you | | \$0-\$50,000 | \$1,000,001-\$10 million | | □ \$500,000,001-\$1 billion □ \$1,000,000,001-\$10 billion | | | |
| | estimate your assets to be worth? | | \$50,001-\$100,000 \$100,001-\$500,000 | \$10,000,001-\$50 million \$50,000,001-\$100 million | | □ \$10,000,000,001-\$50 billion | | | |
| | be worth: | | \$500,001-\$500,000 \$500,001-\$1 million | □ \$100,000,001-\$500 milli | | ☐ More than \$50 billion | | | |
| 20 | How much do you | | \$0-\$50,000 | □ \$1,000,001-\$10 million | | \$500,000,001-\$1 billion | | | |
| 20. | estimate your liabilities | | \$50,001-\$100,000 | \$10,000,001-\$50 million | 1 | \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion | | | |
| | to be? | | \$100,001-\$500,000 \$500,001-\$1 million | \$50,000,001-\$100 million \$100,000,001-\$500 million | | ☐ More than \$50 billion | | | |
| D | art 7: Sign Below | ч. | \$500,001-\$1 Hillion | | | | | | |
| - | or you | COL | ave examined this petition, and I | | | | | | |
| If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Cl of title 11, United States Code. I understand the relief available under each chapter, and I o | | | | | | | | | |
| | | this | document. I have obtained and | read the notice required by | 110.0.0. | is not an attorney to help me fill out 42(b). | | | |
| | | I re | quest relief in accordance with the | he chapter of title 11, United | States Code | , specified in this petition. | | | |
| | | witl | h a bankruptcy case can result in U.S.C. 88 152, 1341, 1519, and | 3571. | prisoninisia | ney or property by fraud in connection or up to 20 years, or both. | | | |
| | | × | Michael De Leon as Pow | er of Attorney | | 2.11.0 | | | |
| | | | Signature of Debtor 1 | | Signature of | Debtor 2 | | | |
| | | | Executed on | Y | Executed on | MM / DD /YYYY | | | |

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| | Clifford Henders | nn | Case num | ber (if known) | | | | | |
|-------------|----------------------|--|--|------------------|-----------------|----------------|---------|-----------------------------|-----------|
| Debtor 1 | First Name Middle N | | | | | | | | |
| represent | attorney, if you are | I, the attorney for the debtor(s) na to proceed under Chapter 7, 11, 1 available under each chapter for the notice required by 11 U.S.C. & knowledge after an inquiry that th | which the person is eligible. I a | also certify the | t I ha D) an | ve de plies | elivere | ed to the d ify that I h | debtor(s) |
| by an atto | rney, you do not | | | | | | | | |
| need to fil | le this page. | × | | Date | | | DD | / YYYY | |
| | | Signature of Attorney for Debtor | | | MM | 1 | טט | , , , , , , | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | District and the second | | | | | | | |
| | | Printed name | | | | | | | |
| | | Firm name | | | | | | | |
| | | Number Street | | | | | **** | | |
| | | | | | | | | ,, | |
| | | | | State | 7IP | Code | | | |
| | | City | | State | fm11 | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | Contact phone | <u></u> | Email address | · | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | Discoura host | the state of the s | State | _ | | | | |
| | | Bar number | | | | | | | |

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Clifford Henderson

Last Name

Case number (if known)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

| Are you aware that filing for bankruptcy is a serious action consequences? | with long-term financial and legal |
|--|---|
| ☐ No | |
| ☑ Yes | |
| Are you aware that bankruptcy fraud is a serious crime an inaccurate or incomplete, you could be fined or imprisoned | d that if your bankruptcy forms are d? |
| ☐ No | |
| ✓ Yes | · 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 |
| Did you pay or agree to pay someone who is not an attorn No | ney to help you fill out your bankruptcy forms? |
| ☐ Yes. Name of Person | ration, and Signature (Official Form 119). |
| By signing here, I acknowledge that I understand the risk have read and understood this notice, and I am aware the attorney may cause me to lose my rights or property if I complete the state of the st | Signature of Debtor 2 |
| Date 0/30/2023 | Date MM / DD / YYYY |
| Contact phone 201-755-8700 | Contact phone |
| Cell phone | Cell phone |
| Email address mikedeleon0314@gmail.com | Email address |

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| of New Jersey Affairs fo | Last Name | | ☐ Check if this is an amended filing |
|---------------------------|--|--|--|
| of New Jersey | Last Name | | |
| of New Jersey | | | |
| al Affairs fo | | | |
| I Affairs fo | | | - |
| I Affairs fo | W | | |
| Affairs fo | W | | |
| | r inaivi | duals Filing for Bankru | ptcy 04/22 |
| ed anywhere other | than where yo | u live now? | |
| Da | ites Debtor 1 | Debtor 2: | Dates Debtor 2 lived there |
| | | Same as Debtor 1 | Same as Debtor |
| Fr | om | | From |
| | • | Number Street | To |
| | | | <u></u> |
| | | City State ZIP Coo | le . |
| e ZIP Code | | Same as Debtor 1 | ☐ Same as Debtor |
| Fi | rom | Number Street | From |
| T | o | Millinei Sueer | |
| te ZIP Code | | City State ZIP | Code |
| | se or legal equi | | |
| | red anywhere other d in the last 3 years. Da liv Fr. To | red anywhere other than where yo d in the last 3 years. Do not include Dates Debtor 1 lived there From To E ZIP Code From To | red anywhere other than where you live now? d in the last 3 years. Do not include where you live now. Dates Debtor 1 Debtor 2: lived there Same as Debtor 1 From |

Part 2: Explain the Sources of Your Income

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| ebtor 1 | Clifford Henderson First Name Middle Name Last Na | ame | | Case nun | | | |
|-------------------------------|---|--------------------------------|--|---|---------|--|--|
| i. Did y Fill ir If you | you have any income from employment n the total amount of income you received u are filing a joint case and you have incor | t or f from me ti | rom operating a busi n all jobs and all busine nat you receive togethe | ness during this year esses, including part-tin er, list it only once unde | or the | ne two previous calend stivities. btor 1. | dar years? |
| Ø 1 | | | | | | | |
| | Yes. Fill in the details. | | CAN SER CONTRACTOR SERVICE SER | | | | |
| | | Del | otor 1 | | Det | otor 2 | |
| | | | urces of income eck all that apply. | Gross income (before deductions and exclusions) | | urces of income eck all that apply. | Gross income (before deductions and exclusions) |
| | From January 1 of current year until | | Wages, commissions, bonuses, tips | \$ | | Wages, commissions, bonuses, tips Operating a business | \$ |
| | the date you filed for bankruptcy: | | Operating a business | | المبييا | Operating a business | , all amenders and a second second second |
| | | | Wages, commissions, | _ | | Wages, commissions, bonuses, tips | \$ |
| | For last calendar year: |) [| bonuses, tips Operating a business | \$ | | Operating a business | • |
| | (January 1 to December 31, | | | | | | |
| | For the calendar year before that: | | Wages, commissions, | | | Wages, commissions, bonuses, tips | \$ |
| | |) [| bonuses, tips Operating a business | \$ | - 🖵 | Operating a business | Ψ |
| | (January 1 to December 31, | | | | | | |
| Inc | d you receive any other income during to | ICOH | E IS (axable: Example) | المصمانين السيديين | limon | ny; child support; Social oney collected from law together, list it only onc | Security, suits; royalties; and se under Debtor 1. |
| ind un ga Lis | d you receive any other income during to clude income regardless of whether that in employment, and other public benefit pays ambling and lottery winnings. If you are filling the source and the gross income from No | meni mg a | ts; pensions; rental inc joint case and you hav | ome; interest; dividend e income that you rece | eived | together, list it only onc | Security, suits; royalties; and se under Debtor 1. |
| ind un- ga Lis | d you receive any other income during to clude income regardless of whether that in employment, and other public benefit pays imbling and lottery winnings. If you are filing st each source and the gross income from | mening a | ts; pensions; rental incipoliticase and you have his source separately. | ome; interest; dividend e income that you rece | eived | together, list it only onc | Security, suits; royalties; and se under Debtor 1. |
| ind un- ga Lis | d you receive any other income during to clude income regardless of whether that in employment, and other public benefit pays ambling and lottery winnings. If you are filling the source and the gross income from No | mening a | ts; pensions; rental inc joint case and you hav | ome; interest; dividend e income that you rece | eived | together, list it only onc | Security, suits; royalties; and se under Debtor 1. Gross income from each source (before deductions and exclusions) |
| ind un- ga Lis | d you receive any other income during to clude income regardless of whether that in employment, and other public benefit pays ambling and lottery winnings. If you are filling to each source and the gross income from No Yes. Fill in the details. | mening a j | ts; pensions; rental incipont case and you have his source separately. Debtor 1 | ome; interest; dividend e income that you rece to not include income the Gross income from each source (before deductions and | eived | together, list it only oncount isted in line 4. Debtor 2 Sources of Income | Gross income from each source (before deductions and |
| ind un- ga Lis | d you receive any other income during to clude income regardless of whether that in employment, and other public benefit pays ambling and lottery winnings. If you are filling to each source and the gross income from No Yes. Fill in the details. | mening a j | ts; pensions; rental incipont case and you have his source separately. Debtor 1 | ome; interest; dividend e income that you rece to not include income the Gross income from each source (before deductions and | eived | together, list it only oncount isted in line 4. Debtor 2 Sources of Income | Gross income from each source (before deductions and |
| ind un- ga Lis | d you receive any other income during to clude income regardless of whether that in employment, and other public benefit pays ambling and lottery winnings. If you are filling to each source and the gross income from No Yes. Fill in the details. | mening a j | ts; pensions; rental incipont case and you have his source separately. Debtor 1 | ome; interest; dividend e income that you rece to not include income the Gross income from each source (before deductions and | eived | together, list it only oncount isted in line 4. Debtor 2 Sources of Income | Gross income from each source (before deductions and |
| ind un- ga Lis | d you receive any other income during to clude income regardless of whether that in employment, and other public benefit pays ambling and lottery winnings. If you are filling to each source and the gross income from No Yes. Fill in the details. | mening a j | ts; pensions; rental incipont case and you have his source separately. Debtor 1 | ome; interest; dividend e income that you rece to not include income the Gross income from each source (before deductions and | eived | together, list it only oncount isted in line 4. Debtor 2 Sources of Income | Gross income from each source (before deductions and |
| ind un- ga Lis | d you receive any other income during to clude income regardless of whether that in employment, and other public benefit pays are filling and lottery winnings. If you are filling to each source and the gross income from No Yes. Fill in the details. From January 1 of current year untit the date you filed for bankruptcy: | mening a j | ts; pensions; rental incipont case and you have his source separately. Debtor 1 | ome; interest; dividend e income that you rece to not include income the Gross income from each source (before deductions and | eived | together, list it only oncount isted in line 4. Debtor 2 Sources of Income | Gross income from each source (before deductions and |
| ind un- ga Lis | d you receive any other income during to clude income regardless of whether that in employment, and other public benefit pays ambling and lottery winnings. If you are fillings each source and the gross income from No Yes. Fill in the details. From January 1 of current year untithe date you filed for bankruptcy: For last calendar year: | mening a j | ts; pensions; rental incipont case and you have his source separately. Debtor 1 | ome; interest; dividend e income that you rece to not include income the Gross income from each source (before deductions and | eived | together, list it only oncount isted in line 4. Debtor 2 Sources of Income | Gross income from each source (before deductions and |
| ind un- ga Lis | d you receive any other income during to clude income regardless of whether that in employment, and other public benefit pays are filling and lottery winnings. If you are filling to each source and the gross income from No Yes. Fill in the details. From January 1 of current year untit the date you filed for bankruptcy: | mening a j | ts; pensions; rental incipont case and you have his source separately. Debtor 1 | ome; interest; dividend e income that you rece to not include income the Gross income from each source (before deductions and | eived | together, list it only oncount isted in line 4. Debtor 2 Sources of Income | Gross income from each source (before deductions and |
| ind un- ga Lis | d you receive any other income during to clude income regardless of whether that in employment, and other public benefit pays imbling and lottery winnings. If you are filling teach source and the gross income from No Yes. Fill in the details. From January 1 of current year untit the date you filed for bankruptcy: For last calendar year: (January 1 to December 31,) | itil - | ts; pensions; rental incipont case and you have his source separately. Debtor 1 | ome; interest; dividend e income that you rece to not include income the Gross income from each source (before deductions and | eived | together, list it only oncount isted in line 4. Debtor 2 Sources of Income | Gross income from each source (before deductions and |
| ind un ga Lis | d you receive any other income during to clude income regardless of whether that in employment, and other public benefit pays ambling and lottery winnings. If you are fillings each source and the gross income from No Yes. Fill in the details. From January 1 of current year untithe date you filed for bankruptcy: For last calendar year: | itil - | ts; pensions; rental incipont case and you have his source separately. Debtor 1 | ome; interest; dividend e income that you rece to not include income the Gross income from each source (before deductions and | eived | together, list it only oncount isted in line 4. Debtor 2 Sources of Income | Gross income from each source (before deductions and |

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| Debtor | 1 |
|--------|---|

| Clifford Henderson | Case number (If known) |
|----------------------------------|------------------------|
| First Name Middle Name Last Name | |

| t 3: | | ertain Payments You Made Bef | | | | |
|---------|-------------|--|---|--|--|-------------------------|
| re eitl | her Debi | tor 1's or Debtor 2's debts primarily | consumer debts | ? | | 104(0) |
| □ No. | . Neithe | er Debtor 1 nor Debtor 2 has primar | ily consumer deb | its. Consumer debi | | § 101(8) as |
| | During | the 90 days before you filed for bank | ruptcy, did you pay | y any creditor a tot | aror priore or more | |
| | ☑ No | o. Go to line 7. | | | | |
| | | es. List below each creditor to whom y total amount you paid that creditor child support and alimony. Also, do | , not include paym | ents to an attorney | for this bankruptcy case. | |
| | * Sub | child support and airmony. Also, do ject to adjustment on 4/01/25 and eve | ry 3 years after tha | at for cases filed or | Tof after the date of adjusts | |
| ☐ Ye | s Debte | or 1 or Debtor 2 or both have prima | rily consumer del | ots. | | |
| | Durin | g the 90 days before you filed for bank | kruptcy, did you pa | y any creditor a to | tal of \$600 or more? | |
| | | lo. Go to line 7. | | | | |
| | □ Y | res. List below each creditor to whom creditor. Do not include payments alimony. Also, do not include payr | you paid a total of for domestic supp ments to an attorne | \$600 or more and fort obligations, sur by for this bankrupt | the total amount you paid the child support and the child support support and the child support supp | at |
| | | | Dates of payment | Total amount pa | id Amount you still o | we Was this payment for |
| | | | | \$ | \$ | Mortgage |
| | | Creditor's Name | | - | | Car |
| | | | | | | Credit card |
| | | Number Street | | | | Loan repayment |
| | | | | | | Suppliers or vendors |
| | | | | | | Other |
| | | City State ZIP Co | ode | | . The second of | |
| | | and the second section of the second section is a second section of the second section of the second section of the second section sec | | • | ¢ | |
| | | O. P. J. Marco | | . | Ψ | ☐ Car |
| | | Creditor's Name | | | | Credit card |
| | | Number Street | | _ | | Loan repayment |
| | | | | _ | | ☐ Suppliers or vendor |
| | | | | - | | ☐ Other |
| | | City State ZIP C | ode | | | |
| | | and the second s | yang sayang sa | ф | \$ | |
| | | Our Blada Nama | | <u> </u> | <u> </u> | ☐ Car |
| | | Creditor's Name | | | | Credit card |
| | | Number Street | | _ | | Loan repayment |
| | | MINIDE ORGER | | | | |
| | | Minibel Street | | | | Suppliers or vendo |
| | | Nulliper Street | | | | Suppliers or vendo |

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| Clifford | Henderson | | | c | ase number (it known) | |
|--|----------------------|---|------------------|----------------------|-----------------------|--|
| otor 1 First Name | Middle Name | Last Name | | | | |
| Insiders include y corporations of w agent, including of | our relatives, any : | bankruptcy, did you general partners; rela licer, director, person you operate as a solo | | | of their unting Se | o was an insider? you are a general partner; ecurities; and any managing omestic support obligations, |
| ☑ No ☐ Yes. List all p | payments to an ins | ider. | Dates of payment | Total amount paid | | Reason for this payment |
| Insider's Name |) | | | \$ | \$ | |
| Number Str | eet | | | | | |
| | | State ZIP Code | | | | |
| City | | State ZIP Code | | \$ | _ \$ | |
| Insider's Nam | ne | | | • | | |
| Number S | reet | | | • | | |
| City | notore you filed fo | State ZIP Code | ou make an | y payments or tran | nsfer any property o | n account of a debt that benefited |
| : | | inteed or cosigned by | | | | |
| ☑ No ☐ Yes. List a | ll payments that be | enefited an insider. | Dates of payment | Total amount patd | | Reason for this payment Include creditor's name |
| Insider's Na | ame | | <u> </u> | \$ | \$ | |
| Number | Street | | | | | |
| City | | State ZIP Code | | | | |
| | | | | \$ | \$ | _ |
| Insider's N | lame | | | | | |
| Number | Street | | | | | |
| | | State ZIP Code | | | | |

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Case number (if known), Clifford Henderson Debtor 1 Last Name Middle Name First Name Identify Legal Actions, Repossessions, and Foreclosures Part 4: 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☑ No Yes. Fill in the details. Status of the case Court or agency Nature of the case Pending Court Name Case title_ On appeal Concluded Number Street

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

City

City

Court Name

Number Street

ZIP Code

ZIP Code

Pending

On appeal Concluded

State

State

| Ø | No. | Go | to | line | 11. |
|---|-----|----|----|------|-----|
| | | | | | |

Case number

Case number _

Yes. Fill in the information below.

| In the information bottom | Describe the property | Date Value of the property |
|---------------------------|---|--|
| Creditor's Name | _ | \$ |
| Number Street | Explain what happened | |
| City State ZIP Code | □ Property was repossessed. □ Property was foreclosed. □ Property was garnished. □ Property was attached, seized, or levied. | |
| City State ZIP CODE | Describe the property | Date Value of the property |
| | | \$ |
| Creditor's Name | | |
| Number Street | Explain what happened | |
| | Property was repossessed. Property was foreclosed. | |
| City State ZIP Code | Property was garnished.Property was attached, seized, or levied. | and the second s |

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| 1 | Clifford Henderson Eight Name Middle Name Last Na | Case number (If known) |
|---------|--|--|
| | First Name Middle Name Last Na | ито |
| R 27.41 | hin 90 days hefore you filed for bankrup | tcy, did any creditor, including a bank or financial institution, set off any amounts from your |
| VIT | ounts or refuse to make a payment beca | ause you owed a debt? |
| | No | |
| | Yes. Fill in the details. | |
| | | Describe the action the creditor took Date action was taken |
| | Creditor's Name | |
| | Greater o Manie | \$ |
| | Number Street | |
| | | |
| | | |
| | | Y VVVV |
| | City State ZIP Code | Last 4 digits of account number: XXXX |
| | | and the hopefit of |
| LA/I | thin 1 year before you filed for bankrupt | cy, was any of your property in the possession of an assignee for the benefit of |
| CF | editors, a court-appointed receiver, a cu | stodian, or another official? |
| | No | |
| | Yes | |
| _ | 100 | |
| rt | 5: List Certain Gifts and Contribu | ations |
| | | |
| | and the standard | otcy, did you give any gifts with a total value of more than \$600 per person? |
| .W | thin 2 years before you filed for bankrup | acy, did you give any girls with a total value of the same of the |
| V | Í No | |
| | Yes. Fill in the details for each gift. | |
| | | Dates you gave |
| | Gifts with a total value of more than \$600 | Describe the gifts the gifts |
| | per person | |
| | | |
| | | |
| | Person to Whom You Gave the Gift | |
| | | \$ |
| | | |
| | | _ |
| | Number Street | |
| | | |
| | City State ZIP Code | |
| | Person's relationship to you | |
| | , Glock o rownsharing to 7-2 | |
| | Gifts with a total value of more than \$600 | Dates you gave Value Describe the gifts the gifts |
| | per person | Harachine and the first section of the section of t |
| | | • |
| | | |
| | Person to Whom You Gave the Gift | |
| | | <u> </u> |
| | | |
| | | |
| | Number Street | |
| | | |
| | City State ZIP Code | |
| | City State ZIP Code | |
| | Person's relationship to you | |

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| Clifford Henderson First Name Middle Name Last No. | Case number (if known) | |
|--|--|---|
| First Name Middle Name Last Na | | |
| | | of more than \$600 to any charity? |
| ithin 2 years before you filed for bankrupt | cy, did you give any gifts or contributions with a total value | ot more than \$500 to any chancy r |
| 1 No | | |
| Yes. Fill in the details for each gift or contr | ibution. | |
| a e e e e e e e e e e e e e e e e e e e | | Date you Value |
| Gifts or contributions to charities that total more than \$600 | | contributed |
| | | |
| | | |
| Charity's Name | | |
| | | <u> </u> |
| | | |
| | | |
| Number Street | | |
| | | |
| City State ZIP Code | | |
| | | |
| | | |
| t 6: List Certain Losses | | |
| | tcy or since you filed for bankruptcy, did you lose anything l | |
| Describe the property you lost and how the loss occurred | Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance | Date of your Value of property loss lost |
| | claims on line 33 of Schedule A/B: Property. | |
| | | \$ |
| | | |
| | | nd Toganisa kanala sa |
| and the second s | | |
| art 7: List Certain Payments or Tra | nsiers | nsfer any property to anyone |
| Within 1 year before you filed for bankru | ptcy, did you or anyone else acting on your behalf pay or tra | |
| you consulted about seeking bankruptcy | y or preparing a bankruptcy petition; preparers, or credit counseling agencies for services required in y | our bankruptcy. |
| | • | |
| No | | |
| Yes. Fill in the details. | Description and value of any property transferred | Date payment or Amount of payn |
| | Description and wade of the forest of the first of the fi | transfer was made |
| Person Who Was Paid | | |
| | | \$ |
| Number Street | | |
| | | |
| | _ | \$ |
| | - | \$ |
| City State ZIP Code | - | \$ |
| City State ZIP Code | - | <u> </u> |
| City State ZIP Code Email or website address | - - - | \$ |
| City | - - - | \$ |

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| | lame | | | |
|--|---|--|---|-------------------|
| | | | | A.m. |
| A Company of the Comp | Description and value of any property transf | erred | Date payment or transfer was made | Amount of payment |
| | | Assessment of the Control of the Con | | |
| Person Who Was Paid | | | | \$ |
| | | | | |
| Number Street | | | | \$ |
| | | | | |
| City State ZIP Code | | | | |
| City State ZIP Code | | | | |
| Email or website address | _ | | | |
| Email of website address | | | | |
| Person Who Made the Payment, if Not You Nithin 1 year before you filed for bankrupt | | | _ | |
| ☑ No ☑ Yes. Fill in the details. | Description and value of any property tran | sferred | Date payment or transfer was made | Amount of pa |
| Person Who Was Paid | | | | rt. |
| Number Street | _ | | | Ψ |
| Number | _ | | | \$ |
| | | | | |
| City State ZIP Code Within 2 years before you filed for bankru | us and ar othonyise tr | ansfer any properti | to anyone, other t | han property |
| transferred in the ordinary course of you | ir business or financial affairs? s made as security (such as the granting of a nave already listed on this statement. | a security interest or | mortgage on your p | roperty). |
| Do not include gifts and transfers that you not include gifts and transfers that you not | Description and value of property transferred | Describe any prope or debts paid in exc | ty or payments recelv hange | ed Date trai |
| ☑ No | Description and value of property | Describe any prope or debts paid in exc | ty or payments receiv hange | Date tran |
| ✓ No☐ Yes. Fill in the details. | Description and value of property | Describe any prope or debts paid in exc | ty or payments recelv hange | ed Date tran |
| ✓ No ☐ Yes. Fill in the details. Person Who Received Transfer | Description and value of property | Describe any prope or debts paid in exc | ty or payments recelvinge | ed Date tran |
| ✓ No ☐ Yes. Fill in the details. Person Who Received Transfer | Description and value of property transferred | Describe any prope or debts paid in exc | ty or payments receive | ed Date tran |
| ✓ No ✓ Yes. Fill in the details. Person Who Received Transfer Number Street | Description and value of property transferred | Describe any prope or debts paid in exc | ty or payments recell | ed Date tran |
| ✓ No ✓ Yes. Fill in the details. Person Who Received Transfer Number Street City State ZIP Code | Description and value of property transferred | Describe any prope or debts paid in exc | ty or payments receiv hange | ed Date tran |
| ✓ No ✓ Yes. Fill in the details. Person Who Received Transfer Number Street City State ZIP Code | Description and value of property transferred | Describe any prope or debts paid in exc | ty or payments recell hange | ed Date tran |
| Yes. Fill in the details. Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you Person Who Received Transfer | Description and value of property transferred | Describe any prope or debts paid in exc | ty or payments receiv hange | ed Date tran |
| Yes. Fill in the details. Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you | Description and value of property transferred | Describe any prope or debts paid in exc | ty or payments receive | ed Date tran |
| ✓ No ✓ Yes. Fill in the details. Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you Person Who Received Transfer | Description and value of property transferred | Describe any prope or debts paid in exc | ty or payments receive | ed Date tran |

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| Nithin 10 years before you filed for ban are a beneficiary? (These are often calle | kruptcy, did you transfer any prop d asset-protection devices.) | erty to a self-settled trust or | similar device of Wni | on you |
|---|--|--|--|---------------------------|
| No | | | | |
| Yes. Fill in the details. | | | o a su aces a a sacada softa softa so | Distribute (Sistematical) |
| | Description and value of the pro | perty transferred | | Date transfer was made |
| | and the manufacture and the forest or the forest or the first or the f | | | - Aras Minas |
| | | | | |
| Name of trust | | | | |
| | | | | |
| | | учта у облабит у таком в в в в в в пред ставования в тоговай у в в пред ставования и под ставования и под ставования в тогования в под ставования в под ставова | Agricultura in 1884 and Papay year and the 11 magazine AP Administrative April 10 magazine and April 10 magazi | |
| | COLOR MARIE WAS AND SECRETARY SHORT OF MARKET | u page and Storage I | Inite | |
| rt 8: List Certain Financial Acco | unts, Instruments, Safe Depo | SIT BOXES, MIN STOTAGE (| an formation h | nenefit |
| Within 1 year before you filed for bank closed, sold, moved, or transferred? | ruptcy, were any financial account | S Of Illight difference from it. | | |
| Include checking, savings, money ma brokerage houses, pension funds, co | operatives, associations, and exist | | | |
| Yes. Fill in the details. | | er Type of account or | Date account was | Last balance bef |
| | | | closed, sold, moved, | closing or transf |
| | Last 4 digits of account numb | instrument | or transferred | |
| | Last 4 digits of account numb | instrument | or transferred | |
| Name of Financial Institution | | anstrument | or transferred | \$ |
| Name of Financial Institution | Last 4 digits of account numb | instrument Checking Savings | or transferred | \$ |
| Name of Financial Institution Number Street | | Checking | or transferred | \$ |
| | | Checking Savings | or transferred | \$ |
| Number Street | xxxx | Checking Savings Money market | or transferred | \$ |
| | xxxx | Checking Savings Money market Brokerage | or transferred | \$ |
| Number Street | XXXX | Checking Savings Money market Brokerage | or transferred | \$ |
| Number Street | xxxx | Checking Savings Money market Brokerage Other | or transferred | \$ |
| Number Street City State ZIP Co | XXXX | Checking Savings Money market Brokerage Other Checking | or transferred | \$ |
| Number Street City State ZIP Co | XXXX | Checking Savings Money market Brokerage Other Checking Savings | or transferred | \$ |
| Number Street City State ZIP Co | XXXX | Checking Savings Money market Brokerage Other Checking Savings Money market | or transferred | \$ |
| Number Street City State ZIP Co | XXXX | Checking Savings Money market Brokerage Checking Savings Money market Brokerage | or transferred | \$ |
| Number Street City State ZIP Co | XXXX | Checking Savings Money market Brokerage Checking Savings Money market Brokerage | or transferred | \$ |
| Number Street City State ZIP Co | XXXX | Checking Savings Money market Brokerage Checking Savings Money market Brokerage | or transferred | \$ |
| Number Street City State ZIP Co | XXXX | Checking Savings Money market Brokerage Checking Savings Money market Brokerage | or transferred | \$ \$ ry for |
| Number Street City State ZIP Co | XXXX | Checking Savings Money market Brokerage Other Checking Savings Money market Brokerage Other Checking | or transferred | \$ry for |
| Number Street City State ZIP Co | XXXX | Checking Savings Money market Brokerage Checking Savings Money market Brokerage | or transferred | \$ |
| Number Street City State ZIP Co | XXXX | Checking Savings Money market Brokerage Other Checking Savings Money market Brokerage Other Checking | or transferred | \$ |
| Number Street City State ZIP Co | XXXX | Checking Savings Money market Brokerage Other Checking Savings Money market Brokerage Other Checking | or transferred | \$ |
| Number Street City State ZIP Co | XXXX | Checking Savings Money market Brokerage Other Checking Savings Money market Brokerage Other Checking | or transferred | \$ |

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| Clifford Henderson First Name Middle Name | Last Name | | |
|--|--|--|---------------------------------------|
| | | the target hotors you filed for bankrupto | v? |
| you stored property in a storage u | init or place other than your home w | vithin 1 year before you filed for bankrupto | • |
| No. | | | and the second second second |
| es. Fill in the details. | Who else has or had access to it | ? Describe the contents | Do you sti have it? |
| | Who else has of had access to the | | llase it: |
| | | | ☐ No |
| | Name | | ☐ Yes |
| Name of Storage Facility | Hallio | | |
| Number Street | Number Street | | |
| Number 2st | | | |
| | City State ZIP Code | | - Anna |
| City State ZIP Co. | de | | |
| | | | |
| 9: Identify Property You H | old or Control for Someone Els | ie | |
| to ald as control any property t | hat someone else owns? Include a | ny property you borrowed from, are storin | g tor, |
| you hold or control any property to hold in trust for someone. | | | |
| No | | | |
| Yes. Fill in the details. | a na na na herio de la companio della companio dell | Describe the property | Value |
| | Where is the property? | Describe me highers | |
| | | | s |
| Owner's Name | | | Y |
| Office Comme | Number Street | | |
| | | | |
| Number Street | 174111207 | | |
| Number Street | | | 4 |
| | City State | ZIP Code | |
| City State ZIP C | City State | ZIP Code | |
| City State ZIP C | City State | ZIP Code | |
| City State ZIP C | City State | | |
| City State ZIP C 1 10: Give Details About Environment The purpose of Part 10, the following | city State vironmental Information ng definitions apply: | contamination of | eleases of |
| City State ZIP C 1 10: Give Details About Environmental law means any feder | City State vironmental information ag definitions apply: ral, state, or local statute or regulation | on concerning pollution, contamination, r | eleases of nedium, |
| City State ZIP C 1 10: Give Details About Environmental law means any feder nazardous or toxic substances, was | City State vironmental Information g definitions apply: ral, state, or local statute or regulationstes, or material into the air, land, so | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. | |
| City State ZIP Control of the purpose of Part 10, the following Environmental law means any feder mazardous or toxic substances, was notluding statutes or regulations control of the facility of the statutes. | City State vironmental information ag definitions apply: al, state, or local statute or regulation stes, or material into the air, land, so controlling the cleanup of these subs | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. | |
| City State ZIP Control of the purpose of Part 10, the following Environmental law means any feder mazardous or toxic substances, was notluding statutes or regulations consiste means any location, facility, or | City State vironmental Information ag definitions apply: al, state, or local statute or regulatistes, or material into the air, land, sontrolling the cleanup of these subsproperty as defined under any envitore it including disposal sites. | on concerning pollution, contamination, roil, surface water, groundwater, or other natheres, wastes, or material. | erate, or |
| tity State ZIP of the purpose of Part 10, the following invironmental law means any feder nazardous or toxic substances, was notuding statutes or regulations consider means any location, facility, or utilize it or used to own, operate, or | City State vironmental Information ag definitions apply: al, state, or local statute or regulation stes, or material into the air, land, so ontrolling the cleanup of these subs property as defined under any environmental law defines as a | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. ronmental law, whether you now own, open hazardous waste, hazardous substance, | erate, or |
| City State ZIP Control of the purpose of Part 10, the following the purpose of Part 10, the following the purp | City State vironmental information ag definitions apply: ral, state, or local statute or regulatistes, or material into the air, land, so introlling the cleanup of these subsproperty as defined under any environmental law defines as a lateral, contaminant, or similar term | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. ronmental law, whether you now own, open hazardous waste, hazardous substance, | erate, or |
| City State ZIP Control of the purpose of Part 10, the following the purpose of Part 10, the following the purp | City State vironmental information ag definitions apply: ral, state, or local statute or regulatistes, or material into the air, land, so introlling the cleanup of these subsproperty as defined under any environmental law defines as a lateral, contaminant, or similar term | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. ronmental law, whether you now own, open hazardous waste, hazardous substance, | erate, or |
| the purpose of Part 10, the following statutes or regulations concluding statutes or regulations contilize it or used to own, operate, or hazardous material means anything substance, hazardous material, poleont all notices releases, and process. | City State vironmental Information ag definitions apply: al, state, or local statute or regulations and the state of th | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. ronmental law, whether you now own, open hazardous waste, hazardous substance, the content of the cont | erate, or toxic |
| the purpose of Part 10, the following statutes or regulations concluding statutes or regulations contilize it or used to own, operate, or hazardous material means anything substance, hazardous material, poleont all notices releases, and process. | City State vironmental Information ag definitions apply: al, state, or local statute or regulations and the state of th | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. ronmental law, whether you now own, open hazardous waste, hazardous substance, the content of the cont | erate, or toxic |
| Gity State ZIP Control of the purpose of Part 10, the following Environmental law means any feder nazardous or toxic substances, was including statutes or regulations consiste means any location, facility, or utilize it or used to own, operate, or that are material means anything substance, hazardous material, poleont all notices, releases, and process. | City State vironmental Information ag definitions apply: al, state, or local statute or regulations and the state of th | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. ronmental law, whether you now own, open hazardous waste, hazardous substance, | erate, or toxic |
| Gity State ZIP Control of the purpose of Part 10, the following Environmental law means any feder nazardous or toxic substances, was noluding statutes or regulations consiste means any location, facility, or utilize it or used to own, operate, or Hazardous material means anything substance, hazardous material, polyoport all notices, releases, and processing the process of the pr | City State vironmental Information ag definitions apply: al, state, or local statute or regulations and the state of th | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. ronmental law, whether you now own, open hazardous waste, hazardous substance, it is desired the control of an envirolation of an environment and the control of the control of an environment and the control of the control o | erate, or toxic ironmental law? |
| Gity State ZIP Control of the purpose of Part 10, the following Environmental law means any feder nazardous or toxic substances, was including statutes or regulations consiste means any location, facility, or utilize it or used to own, operate, or that are material means anything substance, hazardous material, poleont all notices, releases, and process. | City State vironmental Information Ing definitions apply: Ital, state, or local statute or regulations at the steel of t | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. ronmental law, whether you now own, open hazardous waste, hazardous substance, it is desired the control of an envirolation of an environment and the control of the control of an environment and the control of the control o | erate, or toxic ironmental law? |
| Gity State ZIP Control of the purpose of Part 10, the following Environmental law means any feder nazardous or toxic substances, was noluding statutes or regulations consiste means any location, facility, or utilize it or used to own, operate, or Hazardous material means anything substance, hazardous material, polyoport all notices, releases, and processing the process of the pr | code City State vironmental information ag definitions apply: ral, state, or local statute or regulations, or material into the air, land, so performental into the air, land, so property as defined under any environmental law defines as a clutant, contaminant, or similar term seedings that you know about, regard you that you may be liable or poter | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. ronmental law, whether you now own, open hazardous waste, hazardous substance, to the discount of the control of an envirolly liable under or in violation or an envirolly liable under or an envirolly liable under or an env | erate, or toxic ironmental law? |
| Gity State ZIP Control of the purpose of Part 10, the following Environmental law means any feder nazardous or toxic substances, was noluding statutes or regulations consiste means any location, facility, or utilize it or used to own, operate, or Hazardous material means anything substance, hazardous material, polyoport all notices, releases, and processing the process of the pr | City State vironmental Information Ing definitions apply: Ital, state, or local statute or regulations at the steel of t | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. ronmental law, whether you now own, open hazardous waste, hazardous substance, it is desired the control of an envirolation of an environment and the control of the control of an environment and the control of the control o | erate, or toxic ironmental law? |
| City State ZIP Contents of the purpose of Part 10, the following Environmental law means any feder nazardous or toxic substances, was not uding statutes or regulations consider means any location, facility, or utilize it or used to own, operate, or the details of the means anything substance, hazardous material means anything substance, hazardous material, polyont all notices, releases, and process any governmental unit notified. No Yes. Fill in the details. | City State vironmental Information Ing definitions apply: ral, state, or local statute or regulations stes, or material into the air, land, so introlling the cleanup of these subsequences it, including disposal sites. In an environmental law defines as a clutant, contaminant, or similar term seedings that you know about, regard you that you may be liable or poter | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. ronmental law, whether you now own, open hazardous waste, hazardous substance, it is desired the control of an envirolation of an environment and the control of the control of an environment and the control of the control o | erate, or toxic ironmental law? |
| Gity State ZIP Control of the purpose of Part 10, the following Environmental law means any feder nazardous or toxic substances, was noluding statutes or regulations consiste means any location, facility, or utilize it or used to own, operate, or Hazardous material means anything substance, hazardous material, polyoport all notices, releases, and processing the process of the pr | City State vironmental Information Ing definitions apply: Ital, state, or local statute or regulations at the steel of t | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. ronmental law, whether you now own, open hazardous waste, hazardous substance, it is desired the control of an envirolation of an environment and the control of the control of an environment and the control of the control o | erate, or toxic ironmental law? |
| City State ZIP Contents of the purpose of Part 10, the following Environmental law means any federnazardous or toxic substances, was noluding statutes or regulations consider means any location, facility, or utilize it or used to own, operate, or Hazardous material means anything substance, hazardous material, polyont all notices, releases, and process any governmental unit notified. No Yes. Fill in the details. | City State vironmental Information Ing definitions apply: ral, state, or local statute or regulations stes, or material into the air, land, so introlling the cleanup of these subsequences it, including disposal sites. In an environmental law defines as a clutant, contaminant, or similar term seedings that you know about, regard you that you may be liable or poter | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. ronmental law, whether you now own, open hazardous waste, hazardous substance, it is desired the control of an envirolation of an environment and the control of the control of an environment and the control of the control o | erate, or toxic ironmental law? |
| City State ZIP Contents of the purpose of Part 10, the following Environmental law means any feder nazardous or toxic substances, was not uding statutes or regulations consider means any location, facility, or utilize it or used to own, operate, or the details of the means anything substance, hazardous material means anything substance, hazardous material, polyont all notices, releases, and process any governmental unit notified. No Yes. Fill in the details. | city State vironmental information ag definitions apply: ral, state, or local statute or regulations, or material into the air, land, so property as defined under any environmental law defines as a clutant, contaminant, or similar term seedings that you know about, regard you that you may be liable or poter Governmental unit Governmental unit | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. ronmental law, whether you now own, open hazardous waste, hazardous substance, diless of when they occurred. Initially liable under or in violation of an environmental law, if you know it | erate, or toxic ironmental law? |
| City State ZIP Contents of the purpose of Part 10, the following Environmental law means any federnazardous or toxic substances, was noluding statutes or regulations consider means any location, facility, or utilize it or used to own, operate, or Hazardous material means anything substance, hazardous material, polyont all notices, releases, and process any governmental unit notified. No Yes. Fill in the details. | City State vironmental Information Ing definitions apply: ral, state, or local statute or regulations, or material into the air, land, so introlling the cleanup of these subsequences it, including disposal sites. In an environmental law defines as a clutant, contaminant, or similar term seedings that you know about, regard you that you may be liable or poter Governmental unit | on concerning pollution, contamination, roil, surface water, groundwater, or other natures, wastes, or material. ronmental law, whether you now own, open hazardous waste, hazardous substance, diless of when they occurred. Initially liable under or in violation of an environmental law, if you know it | erate, or toxic ironmental law? |

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| Clifford Henderson First Name Middle Name La | SST Name Case number (# | |
|---|---|--|
| LEST IATING | | |
| | to a st howardous material? | |
| e you notified any governmental unit | of any release of hazardous material? | |
| No | | |
| Yes. Fill in the details. | Covernmental unit Environmental law, | if you know it Date of notice |
| | Governmental unit Environmental law, | entering to the state of the st |
| | | |
| | Governmental unit | |
| Name of site | | |
| Number Street | Number Street | |
| | | |
| | City State ZIP Code | |
| City State ZIP Code | <u>-</u> | |
| City | | o to the coffee and orders |
| ve vou been a party in any judicial or | administrative proceeding under any environmental la | w? Include settlements and orders. |
| | | |
| No | | and the second of the second s |
| Yes. Fill in the details. | Court or agency Nature of the | status of the case |
| | Court of agonoy | |
| Case title | | Pending |
| | Court Name | On appea |
| | | Conclude |
| | Number Street | |
| | | |
| Case number | City State ZIP Code | |
| | | |
| | Business or Connections to Any Business kruptcy, did you own a business or have any of the following a trade, profession, or other activity, either full-ti | lowing connections to any business? |
| A Is meanwinter or colf-employ | An in a trade, profession, or other wearing, | ime or part-time |
| ☐ A member of a limited liability | company (LLC) or limited liability partnership (LLP) | |
| A partner in a partnership | | |
| An officer, director, or managir | ng executive of a corporation | |
| ☐ An owner of at least 5% of the | voting or equity securities of a corporation | |
| | | |
| No. None of the above applies. Go | to Part 12. | |
| Yes. Check all that apply above an | d fill in the details below for each business. Describe the nature of the business | Employer Identification number |
| | | Do not include Social Security number or ITIN. |
| Business Name | | EIN: |
| | | |
| Number Street | Name of accountant or bookkeeper | Dates business existed |
| | | <u>_</u> |
| | | From To |
| City State ZIP Co | ode | |
| <u> </u> | Describe the nature of the business | Employer identification number Do not include Social Security number or ITIN |
| Purinces News | | Po lior moidra donar agentia |
| Business Name | | EIN: |
| | | Date hydinas avistad |
| Number Street | Name of accountant or bookkeeper | Dates business existed |
| | | |
| | | From To |
| State ZIP C | | |

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| First Name Middle Name | Last Name | |
|--|--|---|
| | Describe the nature of the business | Employer Identification number Do not include Social Security number or ITIN |
| | A Committee of the Comm | Do not include Social Security Hamber of the |
| Business Name | | EIN: |
| | The second secon | |
| Number Street | Name of accountant or bookkeeper | Dates business existed |
| | | |
| | | From To |
| City State ZIP Cod | e e | |
| <u>-</u> | | |
| hafara you filed for han | kruptcy, did you give a financial statement to | anyone about your business? Include all financial |
| hin 2 years before you filed for barr titutions, creditors, or other parties | | |
| itutions, creditors, or other parties | • | |
| No | | |
| Yes. Fill in the details below. | | |
| | Date issued | |
| | | |
| | | |
| Name | MM / DD / YYYY | |
| | | |
| Number Street | | |
| | | |
| | | |
| City State ZIP Co | ode | |
| Oity | | |
| | | |
| | | |
| 12: Sign Below | | |
| | | to and I dealers under penalty of periury that the |
| | | |
| have read the answers on this Sta | tement of Financial Affairs and any attachmen | aling property, or obtaining money or property by f |
| have read the answers on this Sta | tement of Financial Affairs and any attachmer erstand that making a false statement, concea se can result in fines up to \$250,000, or impris | nts, and I declare under penalty of porjary that had aling property, or obtaining money or property by f sonment for up to 20 years, or both. |
| answers are true and correct. I und | se can result in fines up to \$250,000, or impris | aling property, or obtaining money or property by f sonment for up to 20 years, or both. |
| answers are true and correct. I und n connection with a bankruptcy ca 18 U.S.C. §§ 152, 1341, 1519, and 39 | se can result in fines up to \$250,000, or impris 571. | aling property, or obtaining money or property by facing property to 20 years, or both. |
| n connection with a bankruptcy ca 18 U.S.C. §§ 152, 1341, 1519, and 38 | se can result in fines up to \$250,000, or impris | aling property, or obtaining money or property by faling property, or obtaining money or property by faling |
| answers are true and correct. I und n connection with a bankruptcy ca 18 U.S.C. §§ 152, 1341, 1519, and 39 | se can result in fines up to \$250,000, or impris | aling property, or obtaining money or property by f sonment for up to 20 years, or both. |
| n connection with a bankruptcy ca 18 U.S.C. §§ 152, 1341, 1519, and 38 | se can result in fines up to \$250,000, or impris | aling property, or obtaining money or property by faining property, or obtaining money or property by faining money or property by faining money or property by faining money or property by failing property |
| n connection with a bankruptcy ca 18 U.S.C. §§ 152, 1341, 1519, and 38 Michael De Leon as Power Signature of Debtor 1 | se can result in fines up to \$250,000, or imprise 571. of Attorney Signature of Debtor 2 | aling property, or obtaining money or property by f sonment for up to 20 years, or both. |
| Answers are true and correct. I und n connection with a bankruptcy ca 18 U.S.C. §§ 152, 1341, 1519, and 38 Michael De Leon as Power Signature of Debtor 1 | se can result in fines up to \$250,000, or imprise 571. of Attorney Signature of Debtor 2 | sonment for up to 20 years, or both. |
| Answers are true and correct. I und n connection with a bankruptcy ca 18 U.S.C. §§ 152, 1341, 1519, and 38 Michael De Leon as Power Signature of Debtor 1 | se can result in fines up to \$250,000, or imprise 571. of Attorney Signature of Debtor 2 | sonment for up to 20 years, or both. |
| Michael De Leon as Power Signature of Debtor 1 Date 10/30/2023 Did you attach additional pages to | se can result in fines up to \$250,000, or imprise 571. of Attorney Signature of Debtor 2 | aling property, or obtaining money or property by faining property, or obtaining money or property by facilities and the sonment for up to 20 years, or both. |
| Michael De Leon as Power Signature of Debtor 1 Date 10/30/2023 Did you attach additional pages to | se can result in fines up to \$250,000, or imprise 571. of Attorney Signature of Debtor 2 | sonment for up to 20 years, or both. |
| Michael De Leon as Power Signature of Debtor 1 Date 10/30/2023 Did you attach additional pages to | se can result in fines up to \$250,000, or imprise 571. of Attorney Signature of Debtor 2 | sonment for up to 20 years, or both. |
| Answers are true and correct. I und n connection with a bankruptcy cate 18 U.S.C. §§ 152, 1341, 1519, and 38 Michael De Leon as Power Signature of Debtor 1 Date 10/30/2023 Did you attach additional pages to Yes | Signature of Debtor 2 Date Your Statement of Financial Affairs for Individual Section 1. Section 2. Signature of Debtor 2. | duals Filing for Bankruptcy (Official Form 107)? |
| Answers are true and correct. I und n connection with a bankruptcy cat 18 U.S.C. §§ 152, 1341, 1519, and 38 Michael De Leon as Power Signature of Debtor 1 Date 10/30/2023 Did you attach additional pages to No Yes Did you pay or agree to pay some content of the page o | se can result in fines up to \$250,000, or imprise 571. of Attorney Signature of Debtor 2 | duals Filing for Bankruptcy (Official Form 107)? |
| Answers are true and correct. I und n connection with a bankruptcy cat 18 U.S.C. §§ 152, 1341, 1519, and 38 Michael De Leon as Power Signature of Debtor 1 Date 10/30/2023 Did you attach additional pages to No Yes Pid you pay or agree to pay some of No | Signature of Debtor 2 Date Your Statement of Financial Affairs for Individual Section 1. Section 2. Signature of Debtor 2. | duals Filing for Bankruptcy (Official Form 107)? |

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| Fill in this information to identify your case: | |
|---|--|
| Debtor 1 Clifford Henderson First Name Middle Name Last Name | |
| Debtor 2 (Spouse, if filing) First Name Middle Name Last Name | |
| United States Bankruptcy Court for the: District of | ☐ Check if this is an amended filing |
| Case number (if known) | |
| Official Form 106Sum | Location Statistical Information 12/15 |

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file

| rt 1: Summarize Your Assets | Your assets Value of what you own |
|--|------------------------------------|
| Schedule A/B: Property (Official Form 106A/B) | \$250,000 |
| Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B | \$ |
| 1c. Copy line 63, Total of all property on Schedule A/B | \$\$252,040 |
| art 2: Summarize Your Liabilities | |
| | Your liabilities Amount you owe |
| Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D | <u>s 161,806.7</u> |
| Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F | . () |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F | + \$ |
| Your total liabilities | \$ |
| Part 3: Summarize Your Income and Expenses | |
| Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I | \$ |
| 5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J | |

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| Debtor | 1 |
|--------|-----|
| Deploi | - 1 |

| Clifford | Henderson | |
|----------|-----------|--|

First Name Mi

Last Name

Case number (it known)_____

| Par | t 4: | Answer These Questions for Administrative and Statistical Records | |
|-----|------------------------|--|---|
| Ţ | Are yo D No D Ye | ou filing for bankruptcy under Chapters 7, 11, or 13? . You have nothing to report on this part of the form. Check this box and submit this form s | n to the court with your other schedules. |
| Į | ¥ Yo far | cind of debt do you have? Our debts are primarily consumer debts. Consumer debts are those "incurred by an incurred by an inc | 0, 20 0,0,0,0 |
| 8. | From Form | the Statement of Your Current Monthly Income: Copy your total current monthly income: 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. | ome from Official \$ |
| 9. | Сору | the following special categories of claims from Part 4, line 6 of Schedule E/F: | Total claim |
| | 10.01 | m Part 4 on Schedule E/F, copy the following: | \$ |
| | 9b. T | axes and certain other debts you owe the government. (Copy line 6b.) | \$ \$ |
| | | Claims for death or personal injury while you were intoxicated. (Copy line 6c.) Student loans. (Copy line 6f.) | \$ |
| | p | Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ |
| | 9f. E | Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | |

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| | . ago <u>= . o. oo</u> | |
|---|------------------------|--|
| Fill in this information to identify your case: | | Check one box only as direct Form 122A-1Supp: |
| Debtor 1 Clifford Henderson First Name Middle Name | Last Name | 1. There is no presumption |
| Debtor 2 (Spouse, if filing) First Name Middle Name United States Bankruptcy Court for the: District of New Jersey | Last Name | 2. The calculation to deter abuse applies will be m Means Test Calculation |
| Case number(If known) | | 3. The Means Test does requalified military services |
| | | Douglast if this is on one |

| Check one box only as directed in this form and i | 1 |
|---|---|
| Form 122A-1Supp: | |

- n of abuse.
- mine if a presumption of ade under Chapter 7 (Official Form 122A-2).
- not apply now because of but it could apply later.
- Check if this is an amended filing

Official Form 122A-1

Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 122A-1Supp) with this form.

| Part 1: Calculate Your Current Monthly Income | | | |
|---|---|---|--|
| What is your marital and filing status? Check one only. Not married. Fill out Column A, lines 2-11. Married and your spouse is filing with you. Fill out b | oth Columns A and B, lines 2-11. | | |
| ☐ Married and your spouse is NOT filing with you. You | u and your spouse are: | | |
| During the Abo same household and are not legal | lly separated. Fill out both Colun | nns A and B, lines 2 | 2-11. |
| Living separately or are legally separated. Fill of under penalty of perjury that you and your spouse are living apart for reasons that do not include: | out Column A, lines 2-11; do not f are legally separated under nonlude evading the Means Test req | ill out Column B. By pankruptcy law that uirements. 11 U.S. | applies or that you and your C. § 707(b)(7)(B). |
| Fill in the average monthly income that you received fr bankruptcy case. 11 U.S.C. § 101(10A). For example, if y August 31. If the amount of your monthly income varied du Fill in the result. Do not include any income amount more to income from that property in one column only. If you have | om all sources, derived during ou are filing on September 15, the ring the 6 months, add the incom- | the 6 full months ne 6-month period w ne for all 6 months a pouses own the sar | before you file this rould be March 1 through and divide the total by 6. |
| income non mar proporty | | Column A Debtor 1 | Column B Debtor 2 or non-filing spouse |
| Your gross wages, salary, tips, bonuses, overtime, and (before all payroll deductions). | | \$0 | \$ |
| Alimony and maintenance payments. Do not include pa Column B is filled in. | | \$0 | \$ |
| 4. All amounts from any source which are regularly paid of you or your dependents, including child support. In from an unmarried partner, members of your household, y and roommates. Include regular contributions from a spot filled in. Do not include payments you listed on line 3. | our dependents, parents, | \$0 | \$ |
| Net income from operating a business, profession, or farm Gross receipts (before all deductions) | Debtor 1 Debtor 2 \$ | | |
| Ordinary and necessary operating expenses | - \$0- \$ Copy_ | | _ |
| Net monthly income from a business, profession, or farm | \$ <u>0</u> | \$0 | \$ |
| Net income from rental and other real property Gross receipts (before all deductions) | Debtor 1 Debtor 2 \$0 \$ | | |
| Ordinary and necessary operating expenses | - \$0- \$ \$0 \$ Copy | \$0 | \$ |
| Net monthly income from rental or other real property | \$0 \$here | • • <u>U</u> | \$ |
| 7. Interest, dividends, and royalties | | Ψ | |

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| or 1 Clifford Henderson | Case number (if known) |
|--|---|
| 7) 1 First Name Middle Name Last Name | Column A Column B Debtor 1 Debtor 2 or non-filing spouse |
| | \$ |
| Unemployment compensation Do not enter the amount if you contend that the amount received was | s a benefit |
| under the Social Security Act. Instead, list it nere: | * |
| For you | |
| For your spouse | ed that was a |
| Pension or retirement income. Do not include any amount receive benefit under the Social Security Act. Also, except as stated in the n not include any compensation, pension, pay, annuity, or allowance punited States Government in connection with a disability, combat-redisability, or death of a member of the uniformed services. If you receive pay paid under chapter 61 of title 10, then include that pay only to the does not exceed the amount of retired pay to which you would other retired under any provision of title 10 other than chapter 61 of that title title 10 other than chapter 61 of the sour | paid by the elated injury or ceived any retired he extent that it wise be entitled if \$0 \$ |
| 0. Income from all other sources not listed above. Specify the sour Do not include any benefits received under the Social Security Act; as a victim of a war crime, a crime against humanity, or international terrorism; or compensation, pension, pay, annuity, or allowance pair States Government in connection with a disability, combat-related in death of a member of the uniformed services. If necessary, list other | al or domestic id by the United injury or disability, or er sources on a |
| separate page and put the total below. | \$O \$ |
| | \$0 \$ |
| Total amounts from separate pages, if any. | + \$0 + \$ |
| 11. Calculate your total current monthly income. Add lines 2 throug | gh 10 for each |
| column. Then add the total for Column A to the total for Column B. Part 2: Determine Whether the Means Test Applies to | Total current monthly incor |
| the war Follow the | ese stens: |
| 12. Calculate your current monthly income for the year. I oliow the | |
| Multiply by 12 (the number of months in a year). | |
| The seast is your applied income for this part of the form. | 12b. \$ |
| | n dans |
| 13. Calculate the median family income that applies to you. Follow | w these steps. |
| Fill in the state in which you live. | |
| Fill in the number of people in your household. | \$ 96,3 |
| Fill in the median family income for your state and size of househ To find a list of applicable median income amounts, go online usi instructions for this form. This list may also be available at the ba | |
| 14. How do the lines compare? | |
| 14a. Line 12b is less than or equal to line 13. On the top of page 3. Do NOT fill out or file Official Form 122A-2 | age 1, check box 1, There is no presumption of abuse. 2 |
| 14b. ☐ Line 12b is more than line 13. On the top of page 1, che Go to Part 3 and fill out Form 122A–2. | eck box 2, The presumption of abuse is determined by Form 122A-2. |

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| Debtor 1 Clifford Henderson First Name Middle Name Last Name | Case number (if known) |
|---|-----------------------------|
| By signing here, I declare under penalty of perjury that the information Michael De Leon as Power of Attorney Signature of Debtor 1 Date 10/30/2023 If you checked line 14a, do NOT fill out or file Form 122A–2. If you checked line 14b, fill out Form 122A–2 and file it with this form | Signature of Debtor 2 Date |

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| Fill in this i | nformation to identify your case | | |
|-------------------------------|--|-------------|-----------|
| Debtor 1 | Clifford Henderson First Name Middle No. | กอ | Last Name |
| Debtor 2 (Spouse, if filin | g) First Name Middle N | me | Last Name |
| United State | s Bankruptcy Court for the: | District of | |
| Case numbe (If known) | r | | - |
| ĺ | | | |

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Did you claim the property What do you intend to do with the property that as exempt on Schedule C? Identify the creditor and the property that is collateral secures a debt? M No Surrender the property. Select Portfolio Servicing Inc. ☐ Yes Retain the property and redeem it. Description of 482 Joralemon St. Belleville NJ Retain the property and enter into a Reaffirmation Agreement. property securing debt: Retain the property and [explain]: _ ☐ No Surrender the property. Creditor's Yes Retain the property and redeem it. name: Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: ☐ Retain the property and [explain]: _ ☐ No Surrender the property. Creditor's Yes Retain the property and redeem it. name: Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: _ ☐ No Surrender the property. Creditor's ☐ Yes Retain the property and redeem it. name: Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]:

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Debtor 1

| Clifford H | Henderson | | Case number (If known) | |
|------------|-------------|-----------|------------------------|--|
| First Name | Middle Name | Last Name | | |

| any unexpired personal property lease that you listed in Schedule G: Executory Corn the information below. Do not list real estate leases. Unexpired leases are leases to | that are still in effect; the lease period has not yet |
|---|--|
| ed. You may assume an unexpired personal property lease it the tracted as | Will the lease be assumed? |
| Describe your unexpired personal property leases | |
| _essor's name: | □ No □ Yes |
| Description of leased property: | Tes |
| noporty. | □ No |
| essor's name: | ☐ NO |
| Description of leased property: | T ies |
| | □ No |
| Lessor's name: | ☐ Yes |
| Description of leased property: | ☐ Tes |
| Lessor's name: | □ No |
| Leason o marrie. | ☐ Yes |
| Description of leased property: | |
| Lessor's name: | □ No □ Yes |
| Description of leased property: | |
| Lessor's name: | □ No |
| Lessoi s name. | ☐ Yes |
| Description of leased property: | |
| Lessor's name: | □ No |
| Lesson & Harrie. | Yes |
| Description of leased property: | |
| property | |
| art 3: Sign Below | |
| | |
| Under penalty of perjury, I declare that I have indicated my intention about any propersonal property that is subject to an unexpired lease. | perty of my estate that secures a debt and any |
| Michael De Leon as Power of Attorney | |
| Signature of Debtor 1 | |
| Date 10/30 / 2023 Date MM / DD / YYYY | |

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| Fill in this information to identify your case and this fi | lling: | | |
|--|--|--|---|
| | | | |
| Debtor 1 Clifford Henderson First Name Middle Name | Last Name | | |
| Debtor 2 (Spouse, if filing) First Name Middle Name | Last Name | | |
| United States Bankruptcy Court for the: District of New Jersey | , | | |
| Case number | | | Check if this is an |
| | | | amended filing |
| Off: 1 Farms 106A/P | | | |
| Official Form 106A/B | _ | | 12/15 |
| Schedule A/B: Property | | 1 | |
| In each category, separately list and describe items. category where you think it fits best. Be as complet responsible for supplying correct information. If mo write your name and case number (if known). Answer | re space is needed, attach a separate sheet to this | form. On the top of an | are equally y additional pages, |
| Describe Each Residence, Building, Do you own or have any legal or equitable interes | | | |
| Do you own or have any legal of equitable litteres No. Go to Part 2. | thruny rooteens, same of | | |
| Yes. Where is the property? | Charles the the annual Charles all that anniv | Do not deduct secured clair | me or exemptions. Put |
| | What is the property? Check all that apply. Single-family home | the amount of any secured Creditors Who Have Claim | claims on Schedule D: |
| 1.1. 482 Joralemon St Street address, if available, or other description | Duplex or multi-unit building | | Current value of the |
| Street address, it available, or other coolings | ✓ Condominium or cooperative Manufactured or mobile home | entire property? | portion you own? |
| | Land | \$250,000 | \$250,000 |
| Belleville NJ 07109 | ☐ Investment property ☐ Timeshare | Describe the nature of interest (such as fee s | f your ownership |
| City State ZIP Code | Other | the entireties, or a life | estate), if known. |
| | Who has an interest in the property? Check one. | | |
| Essex | Debtor 1 only Debtor 2 only | | |
| County | Debtor 1 and Debtor 2 only | Check if this is co- | mmunity property |
| | At least one of the debtors and another Other information you wish to add about this if property identification number: | · | |
| If you own or have more than one, list here: | property recommendation | eries de la companya | e te de la companya |
| ii you own or many | What is the property? Check all that apply. | Do not deduct secured cla | ims or exemptions. Put declaims on Schedule D. |
| 1.2. | ☐ Single-family home ☐ Duplex or multi-unit building | Creditors Who Have Clair | ns Secured by Property. |
| Street address, if available, or other description | Condominium or cooperative | Current value of the entire property? | Current value of the portion you own? |
| | ☐ Manufactured or mobile home☐ Land | \$ | \$ |
| | ☐ Investment property | Describe the nature | of your ownership |
| City State ZIP Code | ☐ Timeshare ☐ Other | interest (such as fee the entireties, or a lif | simple, tenancy by |
| | Who has an interest in the property? Check one. | | 100 |
| | Debtor 1 only Debtor 2 only | | |
| County | Debtor 1 and Debtor 2 only | Check if this is co (see instructions) | ommunity property |
| | At least one of the debtors and another | · | |
| | Other information you wish to add about this it property identification number: | em, such as local | |

Case 23-19643 Doc 1 Filed 10/31/23 Entered 10/31/23 12:54:16 Desc Petition Page 30 of 55 Case number (if known) Clifford Henderson Debtor 1 Last Name Do not deduct secured claims or exemptions. Put What is the property? Check all that apply. the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Single-family home Duplex or multi-unit building Current value of the Current value of the Street address, if available, or other description Condominium or cooperative portion you own? entire property? Manufactured or mobile home Land Investment property Describe the nature of your ownership interest (such as fee simple, tenancy by ☐ Timeshare ZIP Code City the entireties, or a life estate), if known. Other_ Who has an interest in the property? Check one. Debtor 1 only County Debtor 2 only Check if this is community property Debtor 1 and Debtor 2 only (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: _ 250,000 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☑ No Yes Do not deduct secured claims or exemptions. Put Who has an interest in the property? Check one. the amount of any secured claims on Schedule D: Make: 3.1. Creditors Who Have Claims Secured by Property. Debtor 1 only Model: Debtor 2 only Current value of the Current value of the portion you own? Year: Debtor 1 and Debtor 2 only entire property? At least one of the debtors and another Approximate mileage: Other information: ☐ Check if this is community property (see instructions) If you own or have more than one, describe here: Do not deduct secured claims or exemptions. Put Who has an interest in the property? Check one. the amount of any secured claims on Schedule D: 3.2. Make: Creditors Who Have Claims Secured by Property. Debtor 1 only Model: Debtor 2 only Current value of the Current value of the portion you own? Debtor 1 and Debtor 2 only entire property? Year: At least one of the debtors and another Approximate mileage: Other information: ☐ Check if this is community property (see instructions)

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| tor 1 | Clifford Henderson | Case number (if kno | (W/n) | |
|---------------------|--|---|--|---|
| | | Name | | |
| | e de la marca de la compansión de la compa | | and the second s | |
| | | Who has an interest in the property? Check one. | Do not doduct secured claim | ims or exemptions. Put |
| 3.3. | Make: | Debtor 1 only | the amount of any secured Creditors Who Have Claim | i claims on Schedule D. |
| | Model: | Debtor 2 only | | (1 - 1 - 1 |
| | Year: | Debtor 1 and Debtor 2 only | Current value of the | Current value of the portion you own? |
| | | At least one of the debtors and another | entire property? | portion you own. |
| | Approximate mileage: | At least one of the deptors and unions | | |
| | Other information: | ☐ Check if this is community property (see | \$ | \$ |
| | | instructions) | | |
| | | (I) | en e | anga ataung sa sina ^M |
| | | Who has an interest in the property? Check one. | Do not deduct secured cla | ims or exemptions. Put |
| 3 <i>.</i> 4. | Make: | Debtor 1 only | the amount of any secure Creditors Who Have Clair | d claims on <i>Scriedule D</i> ns Secured by Property |
| | Model: | Debtor 2 only | | |
| | Year: | Debtor 1 and Debtor 2 only | Current value of the | Current value of the portion you own? |
| | | At least one of the debtors and another | entire property? | portion you own. |
| | Approximate mileage: | At least one of the debtors and directors | | |
| | Other information: | ☐ Check if this is community property (see | \$ | \$ |
| | | instructions) | | |
| | | | | |
| Exa | nples: Boats, trailers, motors, personal v | nd other recreational vehicles, other vehicles, and accer vatercraft, fishing vessels, snowmobiles, motorcycle access | ories | |
| Example 1 | <i>nples:</i> Boats, trailers, motors, personal v Io | Who has an interest in the property? Check one. | Do not deduct secured of | ed claims on <i>Schedule I</i> |
| Exai | nples: Boats, trailers, motors, personal v lo 'es Make: | Who has an interest in the property? Check one. Debtor 1 only | A the state of the secured to | laims or exemptions. Pured claims on Schedule |
| Exai | nples: Boats, trailers, motors, personal v lo 'es Make: Model: | Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only | Do not deduct secured of the amount of any secur Creditors Who Have Cla | claims or exemptions. Pured claims on Schedule in ims Secured by Propert |
| Exai | nples: Boats, trailers, motors, personal v lo 'es Make: Model: | Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only | Do not deduct secured of the amount of any secure Creditors Who Have Cla | claims or exemptions. Pured claims on Schedule in ims Secured by Propert |
| Exai | nples: Boats, trailers, motors, personal v lo 'es Make: Model: | Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only | Do not deduct secured of the amount of any secur Creditors Who Have Cla | claims or exemptions. Pured claims on Schedule laims Secured by Properties Current value of |
| Exai | nples: Boats, trailers, motors, personal v lo 'es Make: Model: | Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only | Do not deduct secured of the amount of any secure Creditors Who Have Cla | claims or exemptions. Pured claims on Schedule laims Secured by Properties Current value of |
| Exai ☑ : 4.1. | Make: Model: Year: Other information: | who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see | Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? | claims or exemptions. Pred claims on Schedule etims Secured by Properties Current value of portion you own |
| Exai | nples: Boats, trailers, motors, personal v lo 'es Make: Model: | Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) | Do not deduct secured of the amount of any secure Creditors Who Have Classian Current value of the entire property? | claims or exemptions. Proved claims on Schedule nims Secured by Properties Current value of portion you own \$ |
| Example 16 A.1. | mples: Boats, trailers, motors, personal volo ves Make: Model: Year: Other information: Du own or have more than one, list here: | Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one | Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured to amount of any secured the amount of any secured. | claims or exemptions. Pured claims on Schedule wims Secured by Propertion Current value of portion you own \$ |
| Exai | mples: Boats, trailers, motors, personal valo /es Make: Model: Year: Other information: ou own or have more than one, list here: Make: | Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one | Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured to amount of any secured the amount of any secured. | claims or exemptions. Pured claims on Schedule items Secured by Propert Current value of portion you own \$ claims or exemptions. Fured claims on Schedule laims on Schedule laims Secured by Propertions. |
| Example 16 years | mples: Boats, trailers, motors, personal volo ves Make: Model: Year: Other information: Du own or have more than one, list here: | Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one Debtor 1 only Debtor 2 only | Do not deduct secured of the amount of any secured creditors Who Have Classian Current value of the entire property? \$ | claims or exemptions. Pred claims on Schedule hims Secured by Propertion you own \$ claims or exemptions. Fured claims or exemptions. Fured claims on Schedule laims Secured by Propertions. Fured claims Secured by Properties. |
| Example 16 A.1. | mples: Boats, trailers, motors, personal volo ves Make: Model: Year: Other information: ou own or have more than one, list here: Make: | Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only | Do not deduct secured of the amount of any secured creditors Who Have Classian Current value of the entire property? \$ | claims or exemptions. Pured claims on Schedule Current value of portion you own \$ |
| Example 14.1. | mples: Boats, trailers, motors, personal volo do do do do des Make: Model: Year: Other information: Du own or have more than one, list here: Make: Model: Model: | Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one Debtor 1 only Debtor 2 only | Do not deduct secured of the amount of any secured creditors Who Have Classian Current value of the entire property? \$ | claims or exemptions. Pred claims on Schedule hims Secured by Propertion you own \$ claims or exemptions. Fured claims or exemptions. Fured claims on Schedule laims Secured by Propertions. Fured claims Secured by Properties. |
| Example 16 years | mples: Boats, trailers, motors, personal volo ves Make: Model: Year: Other information: Du own or have more than one, list here: Make: Model: Year: Model: Year: Model: Year: | Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only | Do not deduct secured of the amount of any secured creditors Who Have Classian Current value of the entire property? \$ | claims or exemptions. Pred claims on Schedule hims Secured by Proper. Current value of portion you own Claims or exemptions. Fured claims on Schedule haims Secured by Proper. Current value of |

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Debtor 1

Clifford Henderson

First Name Middle Name Last Name

Case number (if known)_

| | its black to any of the following items? | Current value portion you o | e of the own? |
|---|---|-----------------------------|------------------|
|)o you own or have any l | egal or equitable interest in any of the following items? | | |
| | | or exempliane | |
| Household goods and Examples: Major applia | furnishings nces, furniture, linens, china, kitchenware | 1 | |
| ☐ No ☑ Yes. Describe | usual household goods | \$ | 1,000 |
| Electronics Examples: Televisions collections; | and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music electronic devices including cell phones, cameras, media players, games | | |
| ☐ No ☑ Yes. Describe | usual electronics | \$ | 500 |
| stamp, coir | nd figurines; paintings, prints, or other artwork; books, pictures, or other art objects; , or baseball card collections; other collections, memorabilia, collectibles | MANAGE SECTOR | |
| No Yes. Describe | | \$ | |
| Equipment for sports Examples: Sports, pho and kayaka | and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes c; carpentry tools; musical instruments | | |
| ☑ No ☑ Yes. Describe | | \$ | |
| 10. Firearms Examples: Pistols, rifle ✓ No ✓ Yes. Describe | es, shotguns, ammunition, and related equipment | \$ | |
| 11. Clothes Examples: Everyday | clothes, furs, leather coats, designer wear, shoes, accessories | | |
| ☐ No ☑ Yes, Describe | usual wearing apparel | \$ | 50 |
| 12. Jeweiry Examples: Everyday gold, silve | jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, ir | | |
| ☐ No ☐ Yes. Describe | | \$ | |
| 13. Non-farm animals Examples: Dogs, cat | | | |
| ☑ No ☐ Yes. Describe | | \$ | |
| 14. Any other personal | and household items you did not already list, including any health aids you did not list | | |
| ☑ No ☐ Yes. Give specif | ic | \$ | |
| information | e of all of your entries from Part 3, including any entries for pages you have attached | s | 20 |

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Debtor 1

Clifford Henderson

First Name

Middle Name Last Name

Case number (if known)_

| Part 4: Describe You | r Financial Assets | | | |
|--|---|--|----------------------------|---|
| Do you own or have any le | gal or equitable interest in a | ny of the following? | | Current value of the portion you own? |
| | | | | Do not deduct secured claims or exemptions. |
| 16. Cash Examples: Money you have | ave in your wallet, in your hom | e, in a safe deposit box, and on hand when you | file your petition | |
| □ No | | | | . 40 |
| ☑ Yes | | | Cash: | \$ |
| and other sir | avings, or other financial accou nilar institutions. If you have m | nts; certificates of deposit; shares in credit union ultiple accounts with the same institution, list eac | s, brokerage houses ch. | i, |
| ☑ No ☐ Yes | | Institution name: | | |
| | 17.1. Checking account: | | | \$ |
| | 17.2. Checking account: | | | \$ |
| | 17.3. Savings account: | | | \$ |
| | 17.4. Savings account: | | | . \$ <u> </u> |
| | 17.5. Certificates of deposit: | | | \$ |
| | 17.6. Other financial account: | | | - \$ <u> </u> |
| | 17.5. Other financial account: | | | _ \$ |
| | | | | |
| | 17.8. Other financial account: | | | |
| | 17.9. Other financial account: | | | <u> </u> |
| 10 Ronde mutual funde | or publicly traded stocks | | | |
| Examples: Bond funds | , investment accounts with brol | kerage firms, money market accounts | | |
| ☑ No | lucitivities as legges name: | | | |
| ☐ Yes | Institution or issuer name: | | | \$ |
| | <u> </u> | | | \$ |
| | | | | \$ |
| | | | | |
| 19. Non-publicly traded an LLC, partnership, | stock and interests in incorp | orated and unincorporated businesses, inclu | ıding an interest in | |
| an LLC, partilership, | Name of entity: | | % of ownership: | |
| Yes. Give specific | | | % | \$ |
| information about them | | | % | \$ |
| | | | % | \$ |

| | | Page | e 34 of 55 Case number (if known) | |
|------------------------------------|--|-------------------------------|--|--|
| r 1 Clifford Her | Nderson Middle Name Last | Name | Case number (rknown | , |
| First Maine | | | | en e |
| | The second secon | | | |
| vernment and corpo | rate bonds and other | negotiable and non-ne | gotiable instruments | |
| | | | | |
| lon-negotiable instrume | nts are those you can | iot transier to someone t | by signing or delivering them. | |
| Ž No | | | | |
| Yes. Give specific | Issuer name: | | | |
| information about | | | | <u> </u> |
| them | | | | <u> </u> |
| | | | | <u> </u> |
| | | | | |
| | | | | |
| Retirement or pension | accounts | 1/k) 403/h) thrift saving | s accounts, or other pension or profit | t-sharing plans |
| | KA, EKISA, Keugii, 40 | 1(k) 400(2) | | |
| No No | | | | |
| Yes. List each account separately. | Type of account: | Institution name: | | |
| account separatery. | | | | \$ |
| | 401(k) or similar plan: | | | ¢ |
| | Pension plan: | | <u>, </u> | Ψ |
| | IRA: | | | <u> </u> |
| | | | | ė. |
| | Retirement account: | | | \$ |
| | Keogh: | | | |
| | Additional account: | | | <u> </u> |
| | | | | \$ |
| | Additional account: | | | |
| | | | | |
| Security deposits and | l prepayments | | | |
| | and the second second second | nade so that you may co | ontinue service or use from a compan | y |
| Examples: Agreement | s with landlords, prepa | id rent, public utilities (el | lectric, gas, water), telecommunicatio | 113 |
| companies, or others | | | | |
| ☑ No | | | | |
| ☐ Yes | . Ir | nstitution name or individua | al: | |
| | Electric: | | | <u> </u> |
| | | | | <u> </u> |
| | Gas: _ | | | |
| | Heating oil: | | | • |
| | | | | |
| | Security deposit on r | ental unit: | | |
| | Security deposit on r | | | \$ |

| | No | |
|----------|-----|-----------------------------|
| . | Yes | Issuer name and description |

Water:

Other:

Rented furniture:

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| btor 1 | Clifford Henderson | | Page 35 of 55 | | |
|--|--|--|--|--|--|
| 5(0) | | | 407 | Case number (# known) | |
| | First Name Middle Name | Lest Name | | | |
| | e de la compansión de la | | | ng detate trition program | |
| nterests | s in an education IRA, in | ı an account in a qua | alified ABLE program, or und | er a qualified state tuition program. | |
| 26 U.S.C | C. §§ 530(b)(1), 529A(b), | and 529(b)(1). | | | |
| No 🗹 | | | | 44.000 \$ 521(0) | |
| Yes | In | stitution name and de | scription. Separately file the re | cords of any interests.11 U.S.C. § 521(c) | <u>:</u> |
| | | | | | \$ |
| | | | | | \$ |
| | _ | <u></u> | <u> </u> | | \$ |
| | - | | | | |
| | | | and the first tention flow | - 1) and rights or nowers | |
| Trusts, | equitable or future inter sable for your benefit | rests in property (oth | ner than anything listed in lin | e i), and figure of powers | |
| ☑ No | | | | | 7 |
| | s. Give specific | | 99777man (sal) 300 PM M sales (sales) | | \$ |
| | ormation about them | | THE PARTY OF THE P | | |
| | t | The second secon | the state of the s | | |
| . Patent | ts, copyrights, trademarl | ks, trade secrets, an | d other intellectual property | greements | |
| Examp | oles: Internet domain name | es, websites, proceed | s from royalties and licensing a | 3.2 | |
| 🗹 No | | | property and the second | man de Establishe de St. de services l'Organisa en déligips museulles princis au literature au literature de Stromand de Strom | and the second |
| ☐ Ye | s. Give specific | | | | \$ |
| info | ormation about them | | | | AMERICAN TO A STATE OF THE STAT |
| | a | or goneral intangible | es. | | |
| Licens | ses, franchises, and other | dusive licenses, coope | erative association holdings, lic | uor licenses, professional licenses | |
| | | | | | |
| ☑ No | | A CONTRACT C | Commence of the Commence of th | AND AND STORY AN | \$ |
| L⊒ Ye | es. Give specific formation about them | | | | 3 |
| | | | | | |
| •••• | | | | No Alexandra Property | Current value of the |
| | | | | | portion you own? |
| | r property owed to you? | | | | portion you own? Do not deduct secured |
| | | | | | portion you own? |
| loney o | r property owed to you? | | | | portion you own? Do not deduct secured |
| Money o | r property owed to you? | | | | portion you own? Do not deduct secured |
| loney o s.Tax re ☑ N | r property owed to you? efunds owed to you | | | Federal: | portion you own? Do not deduct secured |
| floney o es.Tax re ☑ N | efunds owed to you? lo 'es. Give specific information about them, including | ion whether | | Federal: State: | Do not deduct secured claims or exemptions. |
| floney o es.Tax re ☑ N | efunds owed to you? lo 'es. Give specific informati about them, including you already filed the re | ion whether eturns | | State: | portion you own? Do not deduct secured claims or exemptions. |
| loney o s.Tax re ☑ N | efunds owed to you? lo 'es. Give specific information about them, including | ion whether eturns | | · · | portion you own? Do not deduct secured claims or exemptions. \$ |
| floney o es.Tax re ☑ N | efunds owed to you? lo 'es. Give specific informati about them, including you already filed the re | ion whether eturns | | State: | portion you own? Do not deduct secured claims or exemptions. \$ |
| loney ol 8. Tax re ☑ N □ Y | efunds owed to you? lo les. Give specific informati about them, including you already filed the re and the tax years | ion whether eturns | | State: Local: | portion you own? Do not deduct secured claims or exemptions. \$ |
| oney ol 8. Tax re ☑ N ☐ Y | efunds owed to you? lo les. Give specific informati about them, including you already filed the re and the tax years | ion whether eturns | support, child support, mainten | State: | portion you own? Do not deduct secured claims or exemptions. \$ |
| oney ol 8. Tax re ☑ N ☐ Y | efunds owed to you? efunds owed to you lo es. Give specific informati about them, including you already filed the re and the tax years ily support mples: Past due or lump se | ion whether eturns | support, child support, mainten | State: Local: | portion you own? Do not deduct secured claims or exemptions. \$ |
| 8. Tax re 8. Tax re N Y 29. Fami Exan | efunds owed to you? efunds owed to you lo es. Give specific informati about them, including you already filed the re and the tax years ily support mples: Past due or lump se | whether eturns | support, child support, mainten | State: Local: | portion you own? Do not deduct secured claims or exemptions. \$ |
| 8. Tax re 8. Tax re N Y 29. Fami Exan | efunds owed to you? efunds owed to you lo es. Give specific informati about them, including you already filed the re and the tax years ily support mples: Past due or lump so | whether eturns | support, child support, mainten | State: Local: ance, divorce settlement, property settlement | portion you own? Do not deduct secured claims or exemptions. \$ \$ ment \$ |
| 8. Tax re 8. Tax re N Y 1 | efunds owed to you? efunds owed to you lo es. Give specific informati about them, including you already filed the re and the tax years ily support mples: Past due or lump so | whether eturns | support, child support, mainten | State: Local: ance, divorce settlement, property settlen Alimony: | portion you own? Do not deduct secured claims or exemptions. \$ \$ ment \$ \$ \$ \$ \$ |
| 8. Tax re 8. Tax re N Y 1 | efunds owed to you? efunds owed to you lo es. Give specific informati about them, including you already filed the re and the tax years ily support mples: Past due or lump so | whether eturns | support, child support, mainten | State: Local: ance, divorce settlement, property settlem Alimony: Maintenance: | portion you own? Do not deduct secured claims or exemptions. \$ |
| 8. Tax re 8. Tax re N Y 29. Fami Exan | efunds owed to you? efunds owed to you lo es. Give specific informati about them, including you already filed the re and the tax years ily support mples: Past due or lump so | whether eturns | support, child support, mainten | State: Local: Alimony: Maintenance: Support: Divorce settlement: | portion you own? Do not deduct secured claims or exemptions. \$ |
| 8. Tax re 8. Tax re N Y 29. Fami Exan | efunds owed to you? efunds owed to you lo es. Give specific informati about them, including you already filed the re and the tax years ily support mples: Past due or lump so | whether eturns | support, child support, mainten | State: Local: Alimony: Maintenance: Support: | portion you own? Do not deduct secured claims or exemptions. \$ |
| 8. Tax re 8. Tax re N Y 29. Fami Exan | efunds owed to you? efunds owed to you lo res. Give specific informati about them, including you already filed the re and the tax years ily support mples: Past due or lump so No Yes. Give specific informati | whether eturns um alimony, spousal stion | | State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement: | portion you own? Do not deduct secured claims or exemptions. \$ |
| 8. Tax re 2 N 29. Fami Exan 1 N | efunds owed to you? efunds owed to you lo fes. Give specific informati about them, including you already filed the re and the tax years ily support mples: Past due or lump so Yes. Give specific information | wes you | ments, disability benefits, sick p | State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement: | portion you own? Do not deduct secured claims or exemptions. \$ |
| 8. Tax re 8. Tax re 9. Fami Exan 1 N | efunds owed to you? efunds owed to you lo fes. Give specific informati about them, including you already filed the reand the tax years ily support mples: Past due or lump so you specific information. Yes. Give specific information of the tax years and the tax years | wes you | | State: Local: Alimony: Maintenance: Support: Divorce settlement: | portion you own? Do not deduct secured claims or exemptions. \$ |
| Money of 28. Tax re 29. Famile Exam 21 N □ Y □ Y □ Y □ Y □ Y □ Y □ Y □ Y □ Y □ | efunds owed to you? efunds owed to you lo fes. Give specific informati about them, including you already filed the reand the tax years ily support mples: Past due or lump so you specific information. Yes. Give specific information of the tax years and the tax years | wes you sability insurance payr nefits; unpaid loans y | ments, disability benefits, sick p | State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement: | portion you own? Do not deduct secured claims or exemptions. \$ |

Case 23-19643 Doc 1 Filed 10/31/23 Entered 10/31/23 12:54:16 Desc Petition Page 36 of 55 Case number (if known) Clifford Henderson Debtor 1 Last Name First Name 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☑ No Surrender or refund value: Beneficiary: Yes. Name the insurance company Company name: of each policy and list its value. ... 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ☑ No Yes. Give specific information...... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No No ☐ Yes. Describe each claim..... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☑ No Yes, Describe each claim..... 35. Any financial assets you did not already list Yes, Give specific information..... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached 40 for Part 4. Write that number here Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. Part 5: 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. Yes, Go to line 38. Current value of the portion you own? Do not deduct secured claims or exemptions. 38. Accounts receivable or commissions you already earned ☐ No Yes. Describe... 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ☐ No

Yes. Describe

Case 23-19643 Doc 1 Filed 10/31/23 Entered 10/31/23 12:54:16 Desc Petition Page 37 of 55 Case number (if known)_ Clifford Henderson Debtor 1 Last Name First Name 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe 41. Inventory ☐ No Yes. Describe.... 42. Interests in partnerships or joint ventures ☐ No % of ownership: Yes. Describe...... Name of entity: 43. Customer lists, mailing lists, or other compilations ☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? Yes. Describe...... 44. Any business-related property you did not already list ☐ No ☐ Yes. Give specific information 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? Mo. Go to Part 7. Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions. 47. Farm animals Examples: Livestock, poultry, farm-raised fish **☑** No ☐ Yes.....

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| Clifford Henderson | Case nu | mber (if known) | |
|--|--|--|----------|
| Pebtor 1 First Name Middle Name Last Name | | | |
| . Crops—either growing or harvested | | | |
| ☑ No | | Approximate the second | |
| Yes. Give specific | | | |
| information | | \$ | |
| . Farm and fishing equipment, implements, machinery, fixtur | | | |
| ☑ No ☐ Yes | THE PROPERTY OF THE PROPERTY O | ((())) The second secon | |
| Tes | | \$_ | |
| D. Farm and fishing supplies, chemicals, and feed | | | |
| ☑ No | 2000/2009 | | |
| ☐ Yes | | s | |
| | Land the state of | | |
| Any farm- and commercial fishing-related property you did № No | not aiready RSt | | |
| ☐ Yes. Give specific | and delighter removal as a side of the process and the side of the second as a | \$ | |
| information | | have attached | |
| 2. Add the dollar value of all of your entries from Part 6, inclu for Part 6. Write that number here | | | |
| for Part 6. Write that humber note | | and the second s | |
| 33. Do you have other property of any kind you did not alread Examples: Season tickets, country club membership No | y list? | | \$ |
| Yes. Give specific information | | ļ , | \$ |
| | | And the state of t | \$ |
| 54. Add the dollar value of all of your entries from Part 7. Writ | e that number here | → | \$C |
| Add the dollar value of all of your children form and the | | | |
| Part 8: List the Totals of Each Part of this Fo | rm | | |
| | | | 250,000 |
| 55. Part 1: Total real estate, line 2 | _ | | |
| 56. Part 2: Total vehicles, line 5 | \$0 | | |
| 57. Part 3: Total personal and household items, line 15 | \$ | | |
| 58. Part 4: Total financial assets, line 36 | \$ | | |
| 59. Part 5: Total business-related property, line 45 | \$0 | | |
| 60. Part 6: Total farm- and fishing-related property, line 52 | \$0 | | |
| | + ¢ 0 | | |
| 61. Part 7: Total other property not listed, line 54 | 2,040 | | 2,040 |
| 62. Total personal property. Add lines 56 through 61 | \$Co | py personal property total 👈 🕂 | <u> </u> |
| | | | 252,040 |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 | ••••••••••••••••••••••••••••••••••••••• | \$ | |

Official Form 106A/B

Schedule A/B: Property

page 10

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| | | | r age of | | |
|---------------------------|---|---|--|--|--|
| Fill ir | n this informati | on to identify your case: | | | |
| Debto | or 1 First Name | Middle Name | Last Name | | |
| Debto | or 2 se, if filing) First Name | a Middle Name | Last Name | | |
| | | | strict of | | |
| Case (If kno | number | | | | ☐ Check if this is an amended filing |
| (II KIK | own | | | | - |
| Offi | cial Form | 106C | | | |
| | | | erty You (| Claim as Exempt | 04/22 |
| Using space | the property you is needed, fill o name and case r | u listed on <i>Schedule A/B: Prop</i> ut and attach to this page as m number (if known). | erty (Official Form 106A/ nany copies of <i>Part 2: Ad</i> | ether, both are equally responsible for subsets. B) as your source, list the property that your distributional Page as necessary. On the top of | of any additional pages, write |
| speciof any retire limits | fic dollar amou y applicable sta ment funds—n the exemption d be limited to | nt as exempt. Alternatively, atutory limit. Some exemptio | you may claim the full the such as those for ount. However, if you cant and the value of the punt. | nount of the exemption you claim. On fair market value of the property being health aids, rights to receive certain b slaim an exemption of 100% of fair man property is determined to exceed that | enefits, and tax-exempt rket value under a law that |
| | You are clai | ming state and federal nonban ming federal exemptions. 11 U ty you list on Schedule A/B t | I.S.C. § 522(b)(2) | U.S.C. § 522(b)(3) ot, fill in the information below. | |
| | Brief description | on of the property and line on that lists this property | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow exemption |
| | | | Copy the value from Schedule A/B | Check only one box for each exemption. | |
| : | Brief | household goods | \$1,000.00 | _ \$ | 11 USC § 522(d)(3) |
| | description: Line from | | - | 100% of fair market value, up to any applicable statutory limit | |
| : | Schedule A/B: | 6.1 | | any approximation | 11 USC § 522(d)(3) |
| : | Brief description: | usual electronics | \$500.00 | \$ 100% of fair market value, up to | 11 000 3 022(4)(4) |
| : | Line from Schedule A/B: | 7.1 | | any applicable statutory limit | |
| | Brief | wearing apparel | \$500.00 | - \$ | 11 USC § 522(d)(3) |
| : | description: Line from | | | 100% of fair market value, up to any applicable statutory limit | |
| : | Schedule A/B: | | | | |
| 3. | Are you claim (Subject to adju | ing a homestead exemption ustment on 4/01/25 and every | of more than \$189,0507 3 years after that for cas | r es filed on or after the date of adjustmen | t.) |
| • | NZÍ Na | | | | |
| : | Yes. Did yo | ou acquire the property covered | g by the exemption withit | n 1,215 days before you filed this case? | |
| | Yes | | | | |

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| ill in this information to identify your case | : | | | |
|---|--|---|---|------------------------------|
| Clifford Henderson | me Last Name | | | |
| First Name Middle Nai | 110 | | | |
| Spouse, if filing) First Name Middle Name | me Last Name | | | |
| Inited States Bankruptcy Court for the: District of I | New Jersey | | | |
| ase number | | | ☐ Check if t | his is an |
| (if known) | | | amended | l filing |
| | | | | |
| Official Form 106D | | | | |
| Schedule D: Creditors | s Who Have Claims Secu | ired by Prop | erty | 12/15 |
| Be as complete and accurate as possible. Information. If more space is needed, copy additional pages, write your name and cas | If two married people are filing together, both are the Additional Page, fill it out, number the entri e number (if known). | e equally responsible fo es, and attach it to this f | r supplying correct orm. On the top of a | ny |
| Yes. Fill in all of the information below. art 1: List All Secured Claims | pore than one secured claim, list the creditor separa | Column A | Column B Value of collateral | Column C Unsecured |
| | as a particular claim, list the other creditors in Part 2 nabetical order according to the creditor's name. | Do not deduct the value of collateral. | that supports this claim | portion If any |
| | Describe the property that secures the claim: | s 161,806.23 | \$250,000 _{\$} | |
| Select Portfolio Servicing Inc. | | | | |
| P.O Box 65250 | 482 Joralemon St, Belleville NJ | | | |
| Number Street | As of the date you file, the claim is: Check all that a | i ivia | | |
| | Contingent | | | |
| Salt Lake City UT 84165 | Unliquidated | | | |
| City State ZIP Code | ☐ Disputed | | | |
| Who owes the debt? Check one. | Nature of lien. Check all that apply. | | | |
| Debtor 1 only | An agreement you made (such as mortgage or sections) | ured | | |
| Debtor 2 only | car loan) Statutory lien (such as tax lien, mechanic's lien) | | | |
| Debtor 1 and Debtor 2 only | Judgment lien from a lawsuit | | | |
| At least one of the debtors and another | Other (including a right to offset) | - LVIII | | |
| Check if this claim relates to a | | | | |
| community debt Date debt was incurred | Last 4 digits of account number 7 1 4 2 | | | and the second second second |
| 2.2 | Describe the property that secures the claim: | \$ | _ \$ | \$ |
| Creditor's Name | | | | |
| | | | | |
| Number Street | As of the date you file, the claim is: Check all that | apply. | | |
| | Contingent | | | |
| | Unliquidated | | | |
| City State ZIP Code | Disputed | | | |
| | | | | |
| Who owes the debt? Check one. | Nature of lien. Check all that apply. | | | |
| Who owes the debt? Check one. Debtor 1 only | Nature of lien. Check all that apply. An agreement you made (such as mortgage or sec | cured | | |
| | An agreement you made (such as mortgage or sec car loan) | cured | | |
| ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only | An agreement you made (such as mortgage or sec car loan) Statutory lien (such as tax lien, mechanic's lien) | cured | | |
| Debtor 1 only Debtor 2 only | An agreement you made (such as mortgage or sec car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit | | | |
| Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only | An agreement you made (such as mortgage or sec car loan) Statutory lien (such as tax lien, mechanic's lien) | | | |
| ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another | An agreement you made (such as mortgage or sec car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit | | | |

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| Debtor 1 Clifford Henderson | Case num | Case number (if known) | | | | | |
|--|--|---|---|--|--|--|--|
| First Name Middle Name | Last Name | | | | | | |
| Additional Page After listing any entries on this p by 2.4, and so forth. | age, number them beginning with 2.3, followed | Column A Amount of claim Do not deduct the value of collateral. | Column B Value of collateral that supports this claim | Column C Unsecured portion If any | | | |
| | Describe the property that secures the claim: | \$ | \$ | \$ | | | |
| Creditor's Name | Describe the property that obtains the statut | 1 | • | | | | |
| | | | | | | | |
| Number Street | |] | | | | | |
| | As of the date you file, the claim is: Check all that apply. Contingent | | | | | | |
| City State ZIP Code | Unliquidated Disputed | | | | | | |
| Who owes the debt? Check one. | Nature of lien. Check all that apply. | | | | | | |
| Debtor 1 only | An agreement you made (such as mortgage or secured | | | | | | |
| Debtor 2 only | car loan) Statutory lien (such as tax lien, mechanic's lien) | | | | | | |
| ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another | Judgment lien from a lawsuit | | | | | | |
| | Other (including a right to offset) | | | | | | |
| Check if this claim relates to a community debt | | | | | | | |
| Date debt was incurred | Last 4 digits of account number | | | | | | |
| | Describe the property that secures the claim: | \$ | . \$ | .\$ | | | |
| Creditor's Name | | 7 | | | | | |
| Number Street | | | | | | | |
| | As of the date you file, the claim is: Check all that apply. | | | | | | |
| | Contingent | | | | | | |
| City State ZIP Code | ☐ Unliquidated ☐ Disputed | | | | | | |
| Who owes the debt? Check one. | ,— — — — — — — — — — — — — — — — — — — | | | | | | |
| Debtor 1 only | Nature of lien. Check all that apply. | | | | | | |
| Debtor 2 only | An agreement you made (such as mortgage or secured car loan) | | | | | | |
| Debtor 1 and Debtor 2 only | Statutory lien (such as tax lien, mechanic's lien) | | | | | | |
| At least one of the debtors and another | Judgment lien from a lawsuit | | | | | | |
| ☐ Check if this claim relates to a community debt | Other (including a right to offset) | - | | | | | |
| Date debt was incurred | Last 4 digits of account number | | | an municipi (1818 delinik) (1815 delinik) (1815 delinik) (1815 delinik) (1815 delinik) (1815 delinik) (1815 delinik) | | | |
| | Describe the property that secures the claim: | \$ | \$ | _\$ | | | |
| Creditor's Name | | 7 | | • | | | |
| Number Street | | | | | | | |
| | As of the date you file, the claim is: Check all that apply | | | | | | |
| | ☐ Contingent | | | | | | |
| City State ZIP Code | Unliquidated Disputed | | | | | | |
| Who owes the debt? Check one. | Nature of lien. Check all that apply. | | | | | | |
| Debtor 1 only | An agreement you made (such as mortgage or secured | | | | | | |
| Debtor 2 only | car loan) Statutory lien (such as tax lien, mechanic's lien) | | | | | | |
| Debtor 1 and Debtor 2 only At least one of the debtors and another | Judgment lien from a lawsuit | | | | | | |
| ☐ Check if this claim relates to a | Other (including a right to offset) | | | | | | |
| community debt Date debt was incurred | Last 4 digits of account number | | | | | | |
| I the company of the second of the company of the second o | s in Column A on this page. Write that number here: | \$ | | | | | |
| The second secon | , add the dollar value totals from all pages. | | | | | | |
| Write that number here: | | <u> </u> | | | | | |

Case 23-19643 Doc 1 Filed 10/31/23 Entered 10/31/23 12:54:16 Desc Petition Page 42 of 55

Case number (if known)_ Debtor 1 First Name Middle Name Last Name List Others to Be Notified for a Debt That You Already Listed Part 2: Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page. On which line in Part 1 did you enter the creditor? __ Last 4 digits of account number ____ ___ ___ Name Number Street ZIP Code City On which line in Part 1 did you enter the creditor? ___ Last 4 digits of account number ____ _ Name Number Street ZIP Code City On which line in Part 1 did you enter the creditor? ___ Last 4 digits of account number ____ ___ Name Number Street ZIP Code City On which line in Part 1 did you enter the creditor? _____ Last 4 digits of account number 7 1 4 2 Name Number Street ZIP Code City On which line in Part 1 did you enter the creditor? ____ Last 4 digits of account number ___ __ _ Name Number ZIP Code State City On which line in Part 1 did you enter the creditor? ___ Last 4 digits of account number ____ Name Number ZIP Code State City

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| Fill in this | information to ide | ntify your case: | | | | | |
|-----------------------------|-------------------------|------------------|-----------|---|--|--|--|
| Debtor 1 | Clifford Henderson | | | | | | |
| Deptor 1 | First Name | Middle Name | Last Name | *************************************** | | | |
| Debtor 2 (Spouse, if fil | ing) First Name | Middle Name | Last Name | | | | |
| United State | es Bankruptcy Court for | the: District | of | | | | |
| Case numb | er | | | | | | |

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

| art 1: List All of Your PRIORITY Unsecur | | | | |
|--|--|---|--|----------------------|
| Do any creditors have priority unsecured claim | s against you? | | | |
| ☑ No. Go to Part 2. | | | | |
| ☐ Yes. | | en e | | |
| each claim listed, identify what type of claim it is. If | editor has more than one priority unsecured claim, list the a claim has both priority and nonpriority amounts, list the claims in alphabetical order according to the creditor's neart 1. If more than one creditor holds a particular claim instructions for this form in the instruction booklet.) | at claim nere an ame. If you have | d snow both p more than tw | nonty and o priority |
| | | \$ | \$ | \$ |
| Priority Creditor's Name | Last 4 digits of account number | <u> </u> | · * | |
| Thom, or built | When was the debt incurred? | | | |
| Number Street | | | | |
| | As of the date you file, the claim is: Check all that apply | <i>I</i> . | | |
| | ☐ Contingent | | | |
| City State ZIP Code | ☐ Unliquidated | | | |
| Who incurred the debt? Check one. | Disputed | | | |
| Debtor 1 only | Disputed | | | |
| Debtor 2 only | Type of PRIORITY unsecured claim: | | | |
| Debtor 1 and Debtor 2 only | ☐ Domestic support obligations | | | |
| At least one of the debtors and another | Taxes and certain other debts you owe the government | | | |
| ☐ Check if this claim is for a community debt | Claims for death or personal injury while you were | | | |
| Is the claim subject to offset? | intoxicated | | | |
| □ No | Other. Specify | _ | | |
| Yes | | | | <u> </u> |
| | Last 4 digits of account number | \$ | \$ | \$ |
| Priority Creditor's Name | When was the debt incurred? | | | |
| Number Street | | | | |
| | As of the date you file, the claim is: Check all that apply | y . | | |
| | ☐ Contingent | | | |
| City State ZIP Code | ☐ Unliquidated | | | |
| Who incurred the debt? Check one. | ☐ Disputed | | | |
| Debtor 1 only | Type of PRIORITY unsecured claim: | | | |
| Debtor 2 only | Domestic support obligations | | | |
| Debtor 1 and Debtor 2 only | ☐ Taxes and certain other debts you owe the government | | | |
| At least one of the debtors and another | Claims for death or personal injury white you were | | | |
| Check if this claim is for a community debt | intoxicated | | | |
| Is the claim subject to offset? | Other. Specify | _ | | |
| □ No | | | | |
| ☐ Yes | | tombo acressports of the control of | p. p | |

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Debtor 1

Clifford Henderson
First Name Middle Name

Last Name

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Case number (if known)_

| listing any entries on this page, number them | beginning with 2.3, followed by 2.4, and so forth. | Total claim | Priority amount | Nonpriority amount |
|---|--|--------------|---|--|
| Priority Creditor's Name | Last 4 digits of account number | \$ | \$ | \$ |
| Number Street | When was the debt incurred? As of the date you file, the claim is: Check all that apply. | | | |
| | Contingent | | | |
| City State ZIP Code | ☐ Unliquidated ☐ Disputed | | | |
| Who incurred the debt? Check one. Debtor 1 only | Type of PRIORITY unsecured claim: | | | |
| ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only | Domestic support obligations Taxes and certain other debts you owe the government | | | |
| At least one of the debtors and another | Claims for death or personal injury while you were intoxicated | | | |
| ☐ Check if this claim is for a community debt | Other. Specify | | | |
| Is the claim subject to offset? No Yes | | | | |
| | Last 4 digits of account number | \$ | \$ | \$ |
| Priority Creditor's Name | When was the debt incurred? | | | |
| Number Street | As of the date you file, the claim is: Check all that apply. | | | |
| | ☐ Contingent | | | |
| City State ZIP Code | ☐ Unliquidated ☐ Disputed | | | |
| Who incurred the debt? Check one. | • | | | |
| Debtor 1 only Debtor 2 only | Type of PRIORITY unsecured claim: | | | |
| Debtor 1 and Debtor 2 only | Domestic support obligations Taxes and certain other debts you owe the government | | | |
| At least one of the debtors and another | ☐ Taxes and certain other debts you owe the government☐ Claims for death or personal injury while you were | | | |
| ☐ Check if this claim is for a community debt | intoxicated Other, Specify | | | |
| Is the claim subject to offset? | | | | |
| ☐ No ☐ Yes | | | | ************************************** |
| Priority Creditor's Name | Last 4 digits of account number | \$ | _ \$ | \$ |
| Number Street | When was the debt incurred? | | | |
| Name of the state | As of the date you file, the claim is: Check all that apply | | | |
| | Contingent | | | |
| City State ZIP Code | ☐ Unliquidated☐ Disputed | | | |
| Who incurred the debt? Check one. | Time of BBIODITY uncontrad alaims | | | |
| Debtor 1 only | Type of PRIORITY unsecured claim: | | | |
| Debtor 2 only Debtor 1 and Debtor 2 only | Domestic support obligations | | | |
| At least one of the debtors and another | Taxes and certain other debts you owe the government Claims for death or personal injury while you were | | | |
| ☐ Check if this claim is for a community debt | intoxicated Other. Specify | 5000 Table 1 | W. S. | |
| Is the claim subject to offset? | | | | |
| □ No | | | | |

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Debtor 1

Clifford Henderson

Last Name

Case number (if known)_

Middle Name

| Par | t 2: List All of Your NONPRIORITY Unsecured Claims | |
|------|--|--|
| 3. [| Do any creditors have nonpriority unsecured claims against you? | |
| [| No. You have nothing to report in this part. Submit this form to the Yes | court with your other schedules. |
| ī | ist all of your nonpriority unsecured claims in the alphabetical o | rder of the creditor who holds each claim. If a creditor has more than one For each claim listed, identify what type of claim it is. Do not list claims already st the other creditors in Part 3.If you have more than three nonpriority unsecured Total claim |
| | | the state of the s |
| .1 | Nonpriority Creditor's Name | Last 4 digits of account number \$ |
| | Number Street | When was the debt incurred? |
| | Number Street | At the state to Check of that apply |
| | City State ZIP Code | As of the date you file, the claim is: Check all that apply. |
| | | Contingent |
| | Who incurred the debt? Check one. | ☐ Unliquidated ☐ Disputed |
| | Debtor 1 only | ☐ Disputed |
| | Debtor 2 only | Type of NONPRIORITY unsecured claim: |
| | □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another | ☐ Student loans |
| | ☐ Check if this claim is for a community debt | Obligations arising out of a separation agreement or divorce that you did not report as priority claims |
| | Is the claim subject to offset? | ☐ Debts to pension or profit-sharing plans, and other similar debts |
| | □ No | Other. Specify |
| | Yes | |
| | | Last 4 digits of account number |
| 4.2 | | When was the debt incurred? |
| | Nonpriority Creditor's Name | |
| | Number Street | As of the date you file, the claim is: Check all that apply. |
| | City State ZIP Code | Contingent |
| | • | ☐ Unliquidated |
| | Who incurred the debt? Check one. | ☐ Disputed |
| | Debtor 1 only | |
| | ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only | Type of NONPRIORITY unsecured claim: |
| | At least one of the debtors and another | ☐ Student loans |
| | ☐ Check if this claim is for a community debt | Obligations arising out of a separation agreement or divorce that you did not report as priority claims |
| | Is the claim subject to offset? | Debts to pension or profit-sharing plans, and other similar debts |
| | □ No | Other. Specify |
| | ☐ Yes | |
| 4.3 | | Last 4 digits of account number |
| ļ | Nonpriority Creditor's Name | When was the debt incurred? |
| | The state of the s | Wilett Was the dept mountain |
| | Number Street | |
| | | As of the date you file, the claim is: Check all that apply. |
| | City State ZIP Code | ☐ Contingent |
| | Who incurred the debt? Check one. | Unliquidated |
| | Debtor 1 only | Disputed |
| | Debtor 2 only | · |
| | Debtor 1 and Debtor 2 only | Type of NONPRIORITY unsecured claim: |
| | At least one of the debtors and another | ☐ Student loans |
| | ☐ Check if this claim is for a community debt | Obligations arising out of a separation agreement or divorce |
| | Is the claim subject to offset? | that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts |
| | No | Other, Specify |
| | ☐ Yes | <u> </u> |
| 1 | | |

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Clifford Henderson Debtor 1

Case number (if known),

Your NONPRIORITY Unsecured Claims — Continuation Page Part 2: Total claim After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? As of the date you file, the claim is: Check all that apply. Number ZIP Code Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only ■ Student loans Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify_ Is the claim subject to offset? No. Yes Last 4 digits of account number ___ __ __ Nonpriority Creditor's Name When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent ZIP Code State City ■ Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Deptor 2 only Debtor 1 and Debtor 2 only ☐ Student loans Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify___ is the claim subject to offset? ☐ No Yes Last 4 digits of account number ___ __ ___ Nonpriority Creditor's Name When was the debt incurred? As of the date you file, the claim is: Check all that apply. Number Street State ZIP Code Contingent City Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts

☐ No ☐ Yes

is the claim subject to offset?

Other. Specify_

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Clifford Henderson Debtor 1

First Name Middle Name

Case number (if known)_

Part 3:

List Others to Be Notified About a Debt That You Already Listed

| | | | | On which entry in Part 1 or Part 2 did you list the original creditor? |
|---|--|--|--|--|
| lame | | | | Line of (Check one): Part 1: Creditors with Priority Unsecured Claims |
| lumber | Street | | | Part 2: Creditors with Nonpriority Unsecured Claims |
| | | William Control of the Control of th | | |
| City | | State | ZIP Code | Last 4 digits of account number |
| | NAMES ANT CONTROL OF THE PROPERTY OF THE PROPE | TV STORESTEN OCH STERRE FOR STORESTEN OCH STERRE FOR STORESTEN STORESTEN STORESTEN STORESTEN STORESTEN STOREST | THE STATE OF THE S | On which entry in Part 1 or Part 2 did you list the original creditor? |
| Name | | | | Line of (Check one): Part 1: Creditors with Priority Unsecured Claims |
| lumber | Street | | | Part 2: Creditors with Nonpriority Unsecured |
| | | | | Claims |
| Cily | | State | ZIP Code | Last 4 digits of account number |
| | | Antonio de Servicio de la compansión de la constitución de la constitu | ry y commence y a hangland fy continuelly dry'd belleddillologia (1918 f de littleren). | On which entry in Part 1 or Part 2 did you list the original creditor? |
| lame | *************************************** | | | Line of (Check one): Part 1: Creditors with Priority Unsecured Claims |
| lumber | Street | | | ☐ Part 2: Creditors with Nonpriority Unsecured |
| | · | | | Claims |
| ity | | State | ZIP Code | Last 4 digits of account number |
| 1V. 1.1 | | | | On which entry in Part 1 or Part 2 did you list the original creditor? |
| ame | | | | Line of (Check one): Part 1: Creditors with Priority Unsecured Claims |
| umber | Street | | | Part 2: Creditors with Nonpriority Unsecured |
| | | | | Claims |
| City | | State | ZIP Code | Last 4 digits of account number |
| SOL GREAT WATER COMMISSION OF THE PERSON OF | | Tamenda Calaria manana any ara-daharana amin'ny faritan'ny faritan'ny faritan'ny faritan'ny faritan'ny faritan | | On which entry in Part 1 or Part 2 did you list the original creditor? |
| Name | | | | Line of (Check one): Part 1: Creditors with Priority Unsecured Claims |
| Number | Street | | | Part 2: Creditors with Nonpriority Unsecured |
| | | | | Claims |
| City | | Stale | ZIP Code | Last 4 digits of account number |
| | | | ····· | On which entry in Part 1 or Part 2 did you list the original creditor? |
| Name | | | | Line of (Check one): Part 1: Creditors with Priority Unsecured Claims |
| Number | Street | LU LISUWARIAN III II I | | Part 2: Creditors with Nonpriority Unsecured |
| | | | | Claims |
| City | | State | ZIP Code | Last 4 digits of account number |
| Name | | | | On which entry in Part 1 or Part 2 did you list the original creditor? |
| vanie | | | | Line of (Check one): Part 1: Creditors with Priority Unsecured Claims |
| Number | Street | | | ☐ Part 2: Creditors with Nonpriority Unsecured |
| | | | | Claims |
| | | | | Last 4 digits of account number |

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Debtor 1

Clifford Henderson Middle Name

Last Name

Case number (if known)_

| D ~ | <i>/</i> • |
|-----|----------------|
| | |

Add the Amounts for Each Type of Unsecured Claim

| 6. Total the a | amounts of certain types of unsecured claims. This information mounts for each type of unsecured claim. | ation is for statistical reporting purposes only. 28 U.S.C. § 159. |
|----------------|---|--|
| | | Total claim |
| Total claims | 6a. Domestic support obligations | 6a. <u>\$</u> |
| from Part 1 | 6b. Taxes and certain other debts you owe the government | 6b. \$ |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. <u>\$</u> |
| | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. +s |
| | 6e. Total. Add lines 6a through 6d. | 6e. \$ |
| | | Total claim |
| Total claims | 6f. Student loans | 6f. \$ |
| from Part 2 | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. \$ |
| | 6h. Debts to pension or profit-sharing plans, and other similar debts | 6h. <u>\$</u> |
| | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. + \$ |
| | 6j. Total. Add lines 6f through 6i. | 6j. \$ |

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| | | | | | r age 40 | 01 00 | | | |
|--|------------------------------------|--|--|---|--|------------------------------|--|--|---|
| Fill | in this in | formation to id | dentify your c | ase: | | | | | |
| Deb | tor . | | Belg | lie Name | Last Name | | | | |
| | tor 2 | First Name | | | | | | | |
| | use If filing) ad States I | | | lie Name District of | Last Name | | | | |
| | ed States i | Balikiupicy Court | 101 tite | District or | | | | r | 7 a |
| | nown) | | | | | | | L | Check if this is an amended filing |
| | | | | | | | | | |
| Off | icial F | orm 106 | <u>iG</u> | | | | | | |
| Sc | hedı | ule G: E | xecuto | ory Cont | racts an | d Un | expired Lea | ses | 12/15 |
| informaddit | mation. I ional pag Do you h | f more space i ges, write your ave any execu | s needed, cop r name and ca utory contract | oy the additiona use number (if k us or unexpired | al page, fill it out, i nown). leases? | number t | , both are equally respor the entries, and attach it 'ou have nothing else to re | to this page. On | ing correct the top of any |
| | | | | | | | on Schedule A/B: Property | | 06A/B). |
| | ist sepa example, unexpired | , rent, vehicle l | rson or comp lease, cell ph | oany with whom one). See the ins | you have the cor structions for this fo | ntract or orm in the | lease. Then state what ea instruction booklet for mo | ich contract or l e examples of ex | ease is for (for ecutory contracts and |
| | | | | | | | State what the contrac | | |
| | Person o | or company we | tn wnom you | have the contra | ict or lease | | State What the Contrac | tol lease is lo | |
| 2.1 | | | | | | <u>_</u> | | | |
| | Name | | | | | | | | |
| and the state of t | Number | Street | | | | | | | |
| | City | | State | ZIP Code | | | ranna ar mangar pagasah ya sa sa katalah masa ar mangar katalah katalah katalah katalah katalah katalah katala | | |
| 2.2 | | | | | | | | | |
| | Name | | | | | | | | |
| | Number | Street | | | - | <u> </u> | | | |
| concerned a | City | description (Inches of the Control o | State | ZIP Code | | | | | |
| 2.3 | | | | · | | | | | |
| | Name | | | | | | | | |
| Andrew Allegan | Number | Street | | | | | | | |
| | City | ewitten ewo enganization were en Association and | State | ZIP Code | entriti vest i vimer in marramamenim vim in masaranteva | | | Narramingapa - Walista et et blittelianen hittilianen hari | |
| 2.4 | | | | | | | | | |
| | Name | | | | | | | | |
| | Number | Street | | | | | | | |
| hamining/A | City | | State | ZIP Code | zitt villandi gravenski de emilike e e e e e e e e e e e e e e e e e e | ervenen en en en en en en en | manaamanaataata Vardaa kirjoo la mataa miiraa ka ka madaa ka ee ka | Nicheman Committanii ee e | |
| 2.5 | Name | | | | | | | | |
| | | | | | | ···· | | | |
| | Number | Street | | | | | | | |
| 1 | City | | State | ZIP Code | | | | | |

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|--------------------------------|-------------------------------|--|--|---|--|
| Fill in this i | nformation to identify yo | ur case: | | | |
| Debtor 1 | Clifford Henderson | | | | |
| Dobter 2 | First Name | Middle Name | Last Name | | |
| Debtor 2 (Spouse, if filing | g) First Name | Middle Name | Last Name | | |
| United States | Bankruptcy Court for the: Dis | strict of New | Jersey | | |
| Case numbe | r | ······································ | | | |
| (11.11.11.11) | | | | | Check if this is ar |
| | | | | | amended filing |
| You mus obtaining | t file this form whenever | you file bank aud in conne | are equally responsible for supply truptcy schedules or amended sc ection with a bankruptcy case car ad 3571. | hedules. Making a false stateme | ent, concealing property, or or imprisonment for up to 20 |
| | | | | | ······································ |
| Did v | ou pay or agree to pay so | meone who | is NOT an attorney to help you fil | l out bankruptcy forms? | |
| ⊡ No | | | , , , , , , , , , , , , , , , , , , , | , | : |
| | es. Name of person | | | uttach Bankruptcy Petition Preparer's N | otice, Declaration, and |
| 4 | , | | | | |
| 1 | | | S | ignature (Official Form 119). | |

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Signature of Debtor 2

Date MM / DD / YYYY

Declaration About an Individual Debtor's Schedules

✗ Michael De Leon as Power of Attorney

Signature of Debtor 1

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| Fill in this ir | formation to ide | ntify your case: | | |
|---------------------------|----------------------|------------------|------------|--|
| Debtor 1 | First Name | Middle Name | Last Name | |
| Debtor 2 | 2 1192 1193119 | man tanna | Ward Halle | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | |
| United States | Bankruptcy Court for | the: District | of | |
| Case number (If known) | | | | |
| | | | | |
| 066-1-1 | Form 106L | 1 | | |

Unicial Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and

| number (if known). Answer every question. | |
|--|--|
| Do you have any codebtors? (If you are filing a joint case, do not list either s ☑ No | spouse as a codebtor.) |
| T Yes | |
| பாes Within the last 8 years, have you lived in a community property state or | tarritany? (Community property states and tarritaries include |
| Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Tex | |
| ☑ No. Go to line 3. | |
| Yes. Did your spouse, former spouse, or legal equivalent live with you at | the time? |
| □ No | |
| Yes. In which community state or territory did you live? | . Fill in the name and current address of that person. |
| | |
| Name of your spouse, former spouse, or legal equivalent | |
| Number Street | |
| OLL THE | |
| City State ZIP C | 0008 |
| shown in line 2 again as a codebtor only if that person is a guarantor or Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), o | |
| shown in line 2 again as a codebtor only if that person is a guarantor or Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), o | cosigner. Make sure you have listed the creditor on Schedule G (Official Form 106G). Use Schedule D, |
| shown in line 2 again as a codebtor only if that person is a guarantor or Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2. | cosigner. Make sure you have listed the creditor on Schedule G (Official Form 106G). Use Schedule D, |
| shown in line 2 again as a codebtor only if that person is a guarantor or Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor | cosigner. Make sure you have listed the creditor on Schedule G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the d Check all schedules that apply: |
| shown in line 2 again as a codebtor only if that person is a guarantor or Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2. | cosigner. Make sure you have listed the creditor on Schedule G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the d |
| shown in line 2 again as a codebtor only if that person is a guarantor or Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor | cosigner. Make sure you have listed the creditor on Schedule G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the d Check all schedules that apply: |
| shown in line 2 again as a codebtor only if that person is a guarantor or Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor Name Number Street | cosigner. Make sure you have listed the creditor on Schedule G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the d Check all schedules that apply: Schedule D, line |
| shown in line 2 again as a codebtor only if that person is a guarantor or Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor Name Number Street | cosigner. Make sure you have listed the creditor on Schedule G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the d Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line Code |
| shown in line 2 again as a codebtor only if that person is a guarantor or Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor Name Number Street | cosigner. Make sure you have listed the creditor on Schedule G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the december of the control of |
| shown in line 2 again as a codebtor only if that person is a guarantor or Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor Name Number Street City State ZIP | cosigner. Make sure you have listed the creditor on Schedule G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the d Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line Code Schedule D, line Schedule D, line Schedule E/F, line |
| shown in line 2 again as a codebtor only if that person is a guarantor or Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor Name Number Street City State ZIP | cosigner. Make sure you have listed the creditor on Schedule G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the d Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line Code |
| shown in line 2 again as a codebtor only if that person is a guarantor or Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor Name Number Street City State ZIP Name Number Street | cosigner. Make sure you have listed the creditor on Schedule G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the d Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line Code Schedule D, line Schedule D, line Schedule E/F, line |
| shown in line 2 again as a codebtor only if that person is a guarantor or Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor Name Number Street City State ZIP Name Number Street | cosigner. Make sure you have listed the creditor on Schedule G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the d Check all schedules that apply: Schedule D, line Schedule G, line Schedule G, line Schedule E/F, line Schedule E/F, line Schedule G, line Schedule G, line |
| shown in line 2 again as a codebtor only if that person is a guarantor or Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor Name Number Street City State ZIP Name Number Street | cosigner. Make sure you have listed the creditor on Schedule G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the d Check all schedules that apply: Schedule D, line Schedule G, line Schedule D, line Schedule E/F, line Schedule E/F, line Schedule G, line Schedule G, line Schedule G, line |
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| | | | | | _ | | |
|--|-------------------------------------|---|---|-----------------|----------------------|------------------------------------|-------------------------|
| Fill in this informa | tion to identify | your case: | | | | | |
| DOM: | ord Henderso | | | | | | |
| First Ner Debtor 2 | me | Middle Name | Last Name | | | | |
| (Spouse, if filing) First Nar | | Middle Name | Last Name | | | | |
| United States Bankrup | otcy Court for the: I | District of New Jersey | | | | | |
| Case number(If known) | | | | | Check if the | | |
| | | | | | | ended filing element showing p | ostpetition chapter 1 |
| | | | | | | e as of the following | |
| Official Form | 1061 | | | | MM / D | D / YYYY | |
| schedule | e I: You | ır Income | | | | | 12/15 |
| Part 1: Desc | ribe Employm | top of any additional pa | rges, write your na | anne and | Case number (if K | anowny. Anower eve | ay queetton. |
| . Fill in your empl information. | oyment | | Debtor 1 | | | Debtor 2 or no | n-filing spouse |
| If you have more attach a separate information about employers. | page with | Employment status | ☐ Employed ☐ Not employ | yed | | ☐ Employed☐ Not employ | red |
| Include part-time, self-employed wo | | Occupation | | | | | |
| Occupation may or homemaker, if | | Occupation | | | | | |
| · | | Employer's name | | | | | |
| | | Employer's address | | | | | |
| | | Employer's address | Number Street | | | Number Street | |
| | | | | | | | |
| | | | City | State | ZIP Code | City | State ZIP Code |
| | | How long employed the | ere? | | | | |
| | | ** 44.5 * | | | | | |
| | | Monthly Income | | | | | |
| Estimate month spouse unless yo | | the date you file this for | m. If you have noth | ning to re | port for any line, w | rite \$0 in the space. | Include your non-filing |
| | | ive more than one employ ttach a separate sheet to t | | ormation | for all employers f | or that person on the | lines |
| below. If you fice | a more space, a | adorra doparato oriotetto i | | 17 17 18 | For Debtor 1 | For Debtor 2 or non-filing spou | |
| List monthly gr deductions). If n | ross wages, sal ot paid monthly, | ary, and commissions (b calculate what the monthl | pefore all payroll ly wage would be. | 2. | \$ 0.00 | \$ | umanove [©] |
| 3. Estimate and li | st monthly ove | time pay. | | 3. 1 | - \$0.00 | + \$ | |
| | - | | | Γ | | | |
| 4. Calculate gross | s income. Add li | ne 2 + line 3. | | 4. | \$ 0.00 | \$ | |

page 1

Official Form 106l

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| Fill in this information to identify your case: | | | | |
|--|---------------------|----------------------------|--------------------|-------------------------------|
| Debtor 1 Clifford Henderson First Name Middle Name Last Name | | Check if this is: | | |
| Debtor 2 | | ☐ An amended t | ilina | |
| (Spouse, if filing) First Name Middle Name Last Nam | | | • | petition chapter 13 |
| United States Bankruptcy Court for the: District of New Jersey | | expenses as o | of the following | date: |
| Case number(If known) | | MM / DD / YYY | 7 | |
| Official Form 106J | | | | |
| Schedule J: Your Expenses | | | | 12/15 |
| Be as complete and accurate as possible. If two married people are information. If more space is needed, attach another sheet to this f (if known). Answer every question. | | | | |
| Part 1: Describe Your Household | | | | |
| 1. Is this a joint case? | | | | |
| ✓ No. Go to line 2.✓ Yes. Does Debtor 2 live in a separate household? | | | | |
| ☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expenses f</i> | for Separate House | shold of Debtor 2. | | |
| 2. Do you have dependents? | | | | |
| Do not list Debtor 1 and Debtor 2. Yes. Fill out this information each dependent | for Debtor 1 or De | relationship to ebtor 2 | Dependent's age | Does dependent live with you? |
| Do not state the dependents' | ··········· | | | □ No □ Yes |
| | | | | □ No |
| | | | | Yes |
| | | | | . ☐ No ☐ Yes |
| | | | | □ No |
| | | | | Yes |
| | | | | ☐ No |
| | | | | Yes |
| 3. Do your expenses include expenses of people other than yourself and your dependents? | | | | |
| Part 2: Estimate Your Ongoing Monthly Expenses | | | | |
| Estimate your expenses as of your bankruptcy filing date unless your expenses as of a date after the bankruptcy is filed. If this is a suppleapplicable date. | | | | |
| Include expenses paid for with non-cash government assistance if such assistance and have included it on Schedule I: Your Income (| - | | Your expe | 1 5 0 5 |
| The rental or home ownership expenses for your residence. Incl any rent for the ground or lot. | lude first mortgage | payments and 4. | \$ | 584.37 |
| If not included in line 4: | | | | 4 000 00 |
| 4a. Real estate taxes | | 4a. | \$ | 4,083.00 |
| 4b. Property, homeowner's, or renter's insurance | | 4b. | \$ | 0.00 |
| 4c. Home maintenance, repair, and upkeep expenses | | 4c. | \$ | 200.00 |
| 4d Homeowner's association or condominium dues | | 4d | \$ | 300.00 |

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| Debtor 1 | 1 | Clifford Henderson | | | Case number (if known) | | | |
|------------------|----------|------------------------|--|--|------------------------|-----------------|----------------|------------|
| | | First Name | Middle Name | Last Name | | | | |
| 21. Otł | her. Sp | ecify: | | | | 2 | 1. + \$ | 3 0.00 |
| 22, Ca l | lculate | your mon | hly expenses. | | | | | |
| 228 | a. Add I | lines 4 thro | ıgh 21. | | | 22: | a. \$ | 4,967.34 |
| 22h | о, Сору | y line 22 (mo | onthly expenses | for Debtor 2), if any, from C | Official Form 106J-2 | 221 | o. \$ | 0.00 |
| 220 | c. Add I | line 22a and | l 22b. The resul | t is your monthly expenses. | | 220 | s. \$ | 4,967.34 |
| 23. Cal c | culate ; | your monti | nly net income. | | | | | ¢ 0.00 |
| 23a. | Copy | y line 12 (<i>y</i> d | our combined m | onthly income) from Schedu | ıle I. | 23 | а. ' | Ψ |
| 23b. | Cop | y your mont | hly expenses fr | om line 22c above. | | 23 | b (| \$4,967.00 |
| 23c. | | • | onthly expense ur <i>monthly net ii</i> | s from your monthly income. ncome. | | 23 | с. | \$4,967.34 |
| 24. Do : | you ex | pect an inc | rease or decre | ease in your expenses with | nin the year after you | file this form? | | |
| | | | | paying for your car loan with rease because of a modifica | | | | |
| | No. | £ | · Change | | | | | |
| | Yes. | Explain h | ere: | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

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Creditor Matrix

Salt Lake City, UT Select Portfolio Servicing Inc. P.O Box 65250